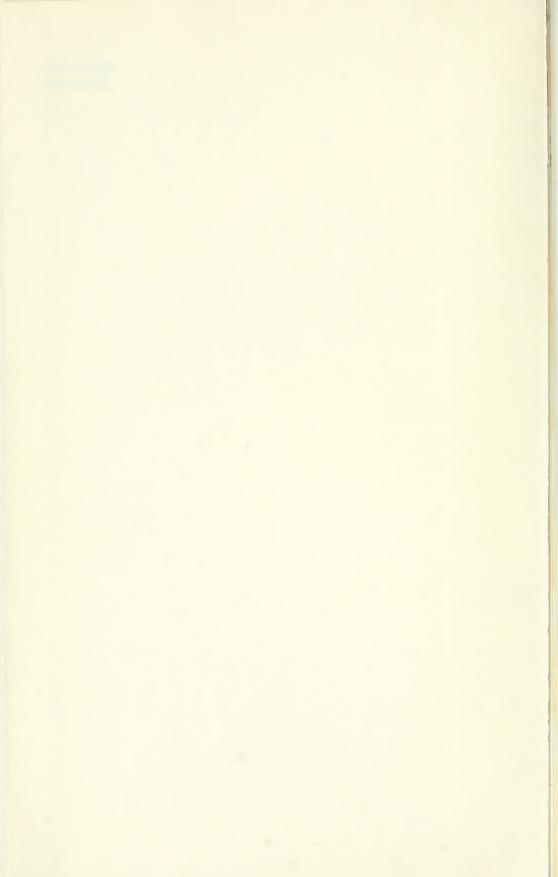




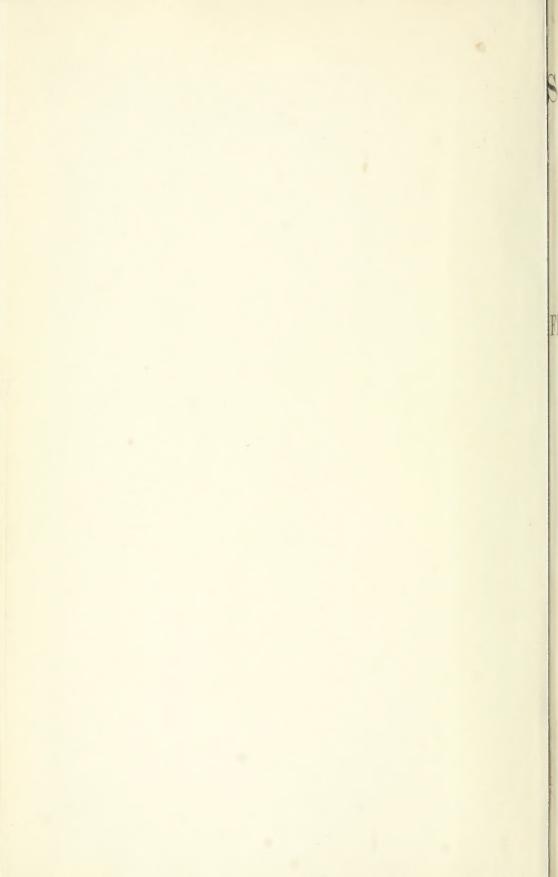
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Ontario. Legislature assembly Dessimal papers







SESSIONAL PAPERS.

VOL. XXIII.—PART I.

FIRST SESSION OF SEVENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO.

SESSION 1891.

Toronto :

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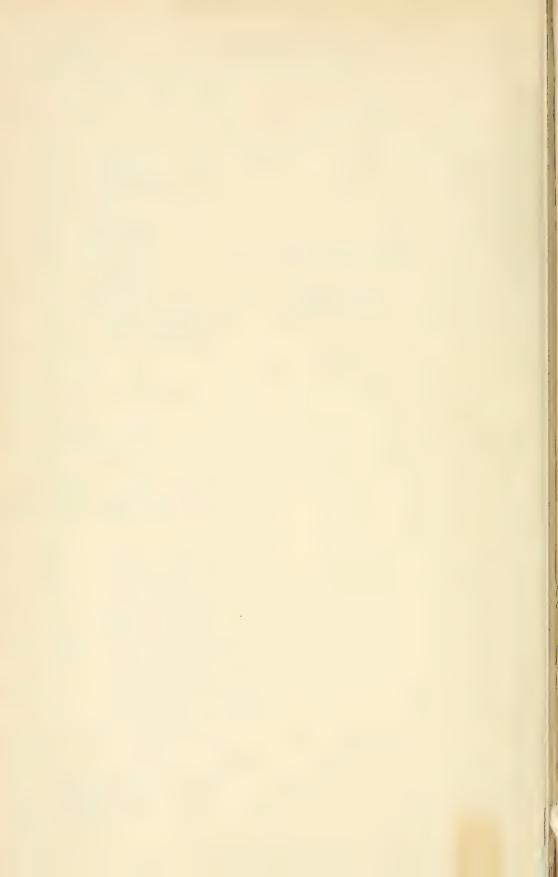
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Agricultural text book, Order in Council	56	66
Algoma, leases of lands in	6	Printed.
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Dairymen's Association, Report	36	Printed.
Davis, Judge, Surrogate Fees to	22	Not printed.
Deaf and Dumb Institute, Report	8	Printed.
Division Courts, Report	38	66
Education, Report	4	Printed.
" publication of French reader	26	Not printed.
" Morrisburg Coll. Institute	27	66
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" Gravenhurst High School	29	66
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" conveyance to N. A. Land Co'y	31	CC
" compulsory Education	33	Printed.
" publication of text books	39	Not printed.
" salaries in Normal Schools	47	Printed.
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Elgin House of Industry, Report	42	Not printed.
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Fruit Growers, Report	12	66
Gaols, Report	7	Printed.
Health, Report	52	Printed.
Hospitals, Report.	10	t reneed.
Immigration, Report	35	Printed.
Industries, Report	67	66
Insurance, Report	2	66
Judicature Act, commutation	22	Not printed.
" (" " " " " " " " " " " " " " " " " "	25	" protection
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66 66	49	66
Keewatin Lumber Co'y., lease to	56	Not printed.
Land Improvement Fund	63	Printed.
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Lion Provident Life Association	55	Not printed.
Liquor License by-laws, quashed	65	Printed.
Magdalen Asylums, Report	11	Printed.
Mines, Report of Inspector	68	66
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Muir, Judge, Order in Council	25	66
Orphan Asylums, Report	11	Not printed.
Parry Sound, Election	54	Not printed.
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- No. 1... Return from the Records of the General Election to the Legislative Assembly in 1890, shewing:—(1) The number of Votes polled for each Candidate in each Electoral District in which there was a contest. (2) The majority whereby each successful Candidate was returned. (3) The total number of Votes polled in each District. (4) The number of Votes remaining unpolled. (5) The number of names on the Voters' List in each District. (6) The population of each District as shewn by the last Census. (7) Similar Statements as to any Elections held since the General Elections. Presented to the Legislature, 12th February, 1891. (Printed.)
- No. 2.. Detailed Report of the Inspector of Insurance for the year ending 31st Decem-1889. Presented to the Legislature March 10th, 1891. (Printed.)
- No. 3.. Report of the Registrar General, relating to the Registration of Births, Marriages and Deaths for the year 1889. Presented to the Legislature 22nd April, 1891. (Printed.)

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- No. 4.. Report of the Minister of Education for the year 1890, with the Statistics of 1889, in which is included the Reports upon the Scientific Societies, Toronto University, School of Practical Science and Upper Canada College. Presented to the Legislature 13th March, 1891. (Printed.)
- No. 5.. Report of the Council of the Agriculture and Arts Association for the year 1890. Presented to the Legislature 10th April, 1891. (Printed.)

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- No. 6.. Report upon the Lunatic and Idiotic Asylums for the year ending 30th September, 1890. Presented to the Legislature 10th March, 1891. (Printed.)
- No. 7... Report upon the Common Gaols, Prisons and Reformatories of the Province, for the year ending 30th September, 1890. Presented to the Legislature 3rd April, 1891. (Printed.)
- No. 8.. Report upon the Institution for the education of the Deaf and Dumb, Belleville, for the year ending 30th September, 1890, Presented to the Legislature 10th March, 1891. (Printed.)
- No. 9.. Report upon the Institution for the instruction of the Blind, Brantford, for the year ending 30th September, 1890. Presented to the Legislature 10th March, 1891. (Printed.)

- No. 10.. Report upon the Hospitals of the Province for the year ending 30th September, 1890. Presented to the Legislature 10th April, 1891. (Printed.)
- No. 11.. Report upon the Houses of Refuge and Orphan and Magdalen Asylums for the year ending 30th September, 1890. Presented to the Legislature 20th April, 1891. (Printed.)
- No. 12.. Report of the Fruit Growers Association for the year 1890. Presented to the Legislature 16th March, 1891. (Printed.)
- No. 13.. Report upon the working of the Tavern and Shop Licenses Acts for the year 1890. Presented to the Legislature 10th March, 1891. (Printed.)

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- No. 14.. Statements of the Bursar of Upper Canada College, of cash transactions, for the year ending 30th June, 1890. Presented to the Legislature 16th March, 1891. (Printed.)
- No. 15.. Report of the Entomological Society of Ontario for the year 1890. Presented to the Legislature 16th March, 1891. (Printed.)
- No. 16.. Report on Forestry, 1889-90. Presented to the Legislature 24th March, 1891. (Printed.)
- No. 17.. Report of the Commissioner of Public Works for the year 1890. Presented to the Legislature 11th March, 1891. (Printed.)
- No. 18.. Report of the Commission appointed to enquire into the Prison and Reformatory system of the Province. Presented to the Legislature 30th April, 1891. (Printed.)

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- No. 19.. Public Accounts of the Province for the year 1890. Presented to the Legislature 16th March, 1891. (Printed.)
- No 20.. Estimates for the service of the Province until the Estimates for the year are finally passed. Presented to the Legislature 12th February, 1891. (Not printed.) Estimates for the year 1891. Presented to the Legislature 23rd March, 1891. (Printed.) Estimates for the service of the Province until the Estimates for the year are finally passed. Presented to the Legislature 31st March, 1891. (Not printed.) Supplementary Estimates for the year 1891. Presented to the Legislature 1st May, 1891. (Printed.)
- No. 21.. Report of the Canadian Institute, 1890-91. Presented to the Legislature 3rd April, 1891. (Printed.)
- No. 22 Copy of an Order of His Honour the Lieutenant-Governor in Council respecting the payment of Surrogate Court Fees to His Honour Judge Davis under the provisions of 52 Vic., Cap. 10, Sec. 5. Presented to the Legislature 10th March, 1891. (Not printed.)
- No. 23. Return from the Queen's Printer as to the disposal of the Sessional Statutes.

 Presented to the Legislature 10th March, 1891. (Not printed.)

- No. 24.. Statement from the Queen's Printer as to the disposal of the Revised Statutes.

 Presented to the Legislature 16th March, 1891. (Not printed.)
- No. 25.. Copy of an Order in Council respecting the payment of Surrogate Court fees to His Honour Judge Muir, under the provisions of 52 Vic., Cap. 10, Sec. 5. Presented to the Legislature 11th March, 1891. (Not printed.)
- No. 26.. Copy of an Order in Council approving of an agreement with the Rose Publishing Company for the publication of a High School French Reader. Presented to the Legislature 11th March, 1891. (Not printed.)
- No. 27... Copy of an Order in Council raising the High School of Morrisburg to the standing of a Collegiate Institute. Presented to the Legislature 11th March, 1891. (Not printed.)
- No. 28.. Copy of an Order in Council raising the High School at Aylmer to the standing of a Collegiate Institute. Presented to the Legislature 11th March, 1891. (Not printed.)
- No. 29... Copy of an Order in Council approving of a By-law of the County of Simcoe, establishing a High School at the Town of Gravenhurst. Presented to the Legislature 11th March, 1891. (Not printed.)
- No. 30.. Copy of an Order in Council conveying to Thomas Maitland Grover, certain land in the Village of Norwood in exchange for other lands conveyed by him to the Board of Education of Norwood. Presented to the Legislature 11th March, 1891. (Not printed.)
- No. 31.. Copy of an Order in Council conveying to the North American Land Company,
 Limited, certain lands at one time vested in the Toronto Collegiate Institute Board in trust, but surrendered to Her Majesty. Presented to the
 Legislature 11th March, 1891. (Not printed.)
- No. 32.. Copy of an order in Council approving of an agreement with the J. E. Bryant Company, Limited, for the publication of an agricultural text-book. Presented to the Legislature 11th March, 1891. (Not printed.)
- No. 33. Report on Compulsory Education in Canada, Great Britain, Germany and the United States. Presented to the Legislature 20th March, 1891. (Printed.)

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- No. 34.. Report of the Commissioner of Crown Lands for the year 1890. Presented to the Legislature 1st April, 1891. (*Printed.*)
- No. 35.. Report of the Department of Immigration for the year 1890. Presented to the Legislature 16th April, 1891. (Printed.)
- No. 36.. Report of the Dairymen's Association for the year 1890. Presented to the Legislature 2nd May, 1891. (Printed.)
- No. 37.. Report of the Ontario Agricultural and Experimental Union for the year 1890.

 Presented to the Legislature 22nd April, 1891. (Printed as part of Agricultural College Report.)
- No. 38.. Report of the Inspector of Division Courts for the year 1890. Presented to Legislature 20th March, 1891. (Printed.)

- No. 39.. Return to an Order of the House of the nineteenth day of March, 1890, shewing copies of all correspondence on the subject of preparing or publishing school text books, with a statement of all sums paid in connection with the preparation or publication of school text books subsequent to that already brought down, with the award of the arbitrators thereon. Presented to the Legislature 20th March, 1891. Mr. Preston. (Not printed.)
- No. 40.. Report of the Ontario Agricultural College and Experimental Farm for the year 1890. Presented to the Legislature 22nd April, 1891. (Printed.)

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- No. 41. Analysis of Reports of County and Township Agricultural and Horticultural Societies in Ontario for the year 1889. Presented to the Legislature 6th April, 1891. (Not printed.)
- No. 42.. Report of the Inspector of the Elgin House of Industry and Refuge for the year ending 31st October, 1891. Presented to the Legislature 24th March, 1891. (Not printed.)
- No. 43.. Copy of an Order in Council respecting the commutation of fees payable under the Surrogate Courts Act to His Honour, Judge Toms, Judge of the County Court of the County of Huron. Presented to the Legislature 31st March, 1891. (Not printed.)
- No. 44.. Statement of Sales of Timber Limits held 1st October, 1890. Presented to the Legislature 2nd April, 1891. (*Printed.*)
- No. 45.. Return to an Order of the House of the seventeenth day of February, 1890, shewing the number of stationary steam engines and boilers in each of the municipalities of the Province, and for what purpose used. Presented to the Legislature 7th April, 1891. Mr. Phelps. (Printed.)
- No. 46.. Return to an Order of the House of the twenty-eighth day of February, 1890, shewing, so far as the records of the Department of Crown Lands will enable the information to be given, the number, area and location of each timber berth or other territory now under license, the date when such berth or territory was first placed under license, and the name of the original licensee and of the person in whose name such license stood on the first day of January last. Also, shewing the bonus per square mile received for each such limit, and a rough map or plan shewing the area now under license. Presented to the Legislature 8th April, 1891. Mr. Meredith. (Printed.)
- No. 47.. Copy of a Minute of the Department of Education dated 25th March, 1891, approving of certain rules with respect to the Salaries of Teachers in the Provincial Normal and Model Schools. Presented to the Legislature 13th April, 1891. (Printed.)
- No. 48.. Return to an Address to His Honour the Lieutenant-Governor, of the twentieth day of March, 1891, praying that he will cause to be laid before the House a Return of copies of all correspondence, except that already brought down, between any member or officer of the Government of Ontario, and any member or officer of the Government of the Province of Quebec, with reference to the matters in dispute between the Province of Ontario and the Province of Quebec, or any of such matters, of all

memoranda or documents shewing the propositions made for the settlement of the said matters or any of them. Presented to the Legislature 14th April, 1891. Mr. H. E. Clarke (Toronto.) (Printed.)

- No. 49.. Copy of an Order in Council respecting the commutation of fees of His Honour Judge Mosgrove, Junior Judge of the County Court of the County of Carleton, under the provisions of 52 Vic., Cap. 10, Sec. 5. Presented to the Legislature 15th April, 1891. (Not printed.)
- No. 50.. Report of the Master of Titles for the year 1890. Presented to the Legislature 20th April, 1891. (Printed.)
- No. 51.. Report of the Commissioners for the Queen Victoria Niagara Falls Park. Presented to the Legislature 28th April, 1891. (Printed.)
- No. 52.. Report of the Provincial Board of Health for the year 1890. Presented to the Legislature 28th April, 1891. (Printed.)
- No. 53.. Report of the Secretary and Registrar of the Province for the year 1890.

 Presented to the Legislature 29th April, 1891. (Printed.)
- No. 54... Return to an Order of the House of the thirteenth day of April 1891, for a copy of the Proclamation of the Returning Officer for the Electoral District of Parry Sound appointed to hold the last election of a member to represent the said Electoral District in this House, for holding the Election and fixing the places at which Polls were to be opened for taking the votes of the Electors thereat. A list of the places, if any, not named in the said Proclamation at which Polls were opened. A statement of the number of votes cast at any polling place not mentioned in the said Proclamation, shewing the number of votes cast for each candidate. Copies of the notices, if any, of the opening and holding of such last mentioned Polls, published by the Returning Officer, and a statement of the date and manner of the publication thereof. Presented to the Legislature 29th April, 1891. Mr. Marter. (Not printed.)
- No. 55... Return to an Address to His Honour the Lieutenant-Governor of the seventeenth day of April, 1891, praying that he will cause to be laid before this House a Return shewing what proceedings have been taken by the Government in investigating the business carried on by the Lion Provident and Life Association, with copies of any Reports or Orders in Council connected therewith. Presented to the Legislature 30th April, 1891. Mr. Bishop. (Not printed.)
- No. 56.. Return to an Order of the House of the twenty-sixth day of February, 1890, for copies of the lease granted to the Keewatin Lumber Company or John R. Mather, of certain lands and islands in or near the Lake of the Woods, in the District of Algoma, and of all other leases granted of lands or islands in the said district prior to the year 1878. Also, shewing the revenue, if any, derived from the lands or islands so leased, or the tim ber cut therefrom in each year since such leases were made, shewing from whom received and on what account, in so far as the same are shewn in Department of Crown Lands. Also, a copy of the judgment pronounced in the High Court of Justice as to the rights of the said lesses under the said leases. Also, shewing the area of lands so placed under lease. Also, a list of all claims made for locations or mining rights in the territory covered by the said leases, and of the decisions of the Commissioner of Crown Lands thereon. And copies of all correspondence with reference

to the surrender by the lessees, or any of them, of the rights claimed under such leases, or any of such rights. Presented to the Legislature 1st May, 1891. Mr. Meredith. (Not printed.)

- No. 57 Statement of the Returns forwarded to the office of the Provincial Secretary of all the fees and emoluments received by the Registrars of Ontario for the year 1890, made in accordance with the provisions of R.S.O., 1887, Cap. 114, Sec. 100, with which are contrasted, receipts of the same nature in the years 1888 and 1889. (Sessional Papers No. 57.) Presented to the Legislature 1st May, 1891. (Printed.)
- No. 58.. Report of the Inspector of Legal offices for the year 1890. Presented to the Legislature 1st May, 1891. (Printed.)
- No. 59. Return to an Order of the House of the twelfth day of March, 1890, shewing the lots, townships or other area, in the Electoral District of West Algoma, the timber of which has been sold. The dates when the same was sold; the names of the purchasers, and the prices paid. Shewing, also, what timber berths or other territory in the said district have been placed under license, or in respect of which permits to cut timber have been granted under the authority of the Province; the date when first placed under license, or permits first granted; the names of the original licensee or holder of the permit and the bonus per square mile received for each such berth or other territory. Presented to the Legislature 2nd May, 1891. Mr. Meredith. (Not printed.)
- No. 60.. Report of the Inspector of Factories for the year 1800. Presented to the Legislature 2nd May, 1891. (Printed.)
- No. 61. Return to an Order of the House of the 29th day of April, 1891, shewing:

 1. Total sales effected of Grammar School Lands in the Township of Proton, together with payments made on same from March 6th, 1861, to July 1st, 1867.

 2. A statement of what yearly payments have been received from sales of Grammar School Lands in the Township of Proton since July 1st, 1867, and what payments were made by the Government to the Township of Proton as result of the same. Presented to the Legislature 2nd May, 1891. Mr. McKechnie. (Printed.)
- No. 62. Return to an Order of the House of the 29th day of April, 1891, for copies of any and all resolutions of the Council of the Township of Proton relative to Grammar School Lands situated in that Township, or correspondence of the Council regarding same. Also, copies of all petitions or memorials from ratepayers of the Township of Proton which turn to shew or prove that when they purchased Grammar School Lands from the Government it was with the distinct or implied understanding that onefourth of the purchase money was to be returned to them, as a fund for public improvements within the Municipality. Also, any and all further correspondence regarding same not already brought down, Also, any correspondence with the late Crown Land Agent at Durham, in connection with the sale of said lands which would tend to prove or allege that a fourth of the purchase money was to be returned to the Municipality to form a fund for public improvements in the Township. Also, any other papers on the subject which have not been already brought down. Also, an account of the sums paid to other townships in respect of Grammar School Lands therein Presented to the Legislature 2nd May, 1891. Mr. McKechnie. (Printed.)

- No. 63.. Return to an Order of the House of the 29th day of April, 1891, shewing the total collections from Confederation to the 31st day of December, 1890, on Common School Lands, together with the percentage paid to the municipalities on account of the Land Improvement Fund. Presented to the Legislature 2nd May, 1891. Mr. Gibson (Huron.) (Printed.)
- No. 64.. Return to an Order of the House of the 29th day of April, 1891, containing the report of a Committee appointed by the Senate of the University of Toronto on the 10th day of January, 1891, and by the Board of Trustees of the same Institution on the 13th day of January, 1891, to report upon the present and prospective revenue and the most urgent pecuniary requirements of the University and of University College and as to the time, mode and order in which these requirements should be dealt with. Presented to the Legislature 2nd May, 1891. Mr. Balfour. (Printed.)
- No. 65.. Return to an Order of the House of the 29th day of April, 1891, for copies of the judgments of Chief Justice Galt quashing the local option liquor by laws adopted by the municipalities of Oakland, South Norwich and London West, under the authority of Section 18, of Cap. 56, of the Statutes of Ontario, 1890. Presented to the Legislature 2nd May, 1891. Mr. Allan. (Printed.)

CONTENTS OF PART VIII.

- No. 66.. Report of the Bee-keepers Association for the year 1890. Presented to the Legislature 2nd May, 1891. (Printed.)
- No. 67.. Report of the Bureau of Industries for the year 1890. Presented to the Legislature 2nd May, 1891. (Printed.)
- No. 68.. Report of the Inspector of Mines, 1890. Presented to the Legislature 2nd May, 1891. (Printed.)



RETURN.

From the Records of the General Election to the Legislative Assembly in 1890, shewing:—(1) The number of Votes polled for each Candidate in each Electoral District in which there was a contest. (2) The majority whereby each successful Candidate was returned. (3) The total number of Votes polled in each District. (4) The number of Votes remaining unpolled. (5) The number of names on the Voters' List in each District. (6) The population of each District as shewn by the last Census. (7) Similar Statements as to any Elections held since the General Elections.

Memo.—The Returns for the uncontested Elections are included.

CHARLES T. GILLMOR,

Clerk of the Legislative Assembly.

LEGISLATIVE ASSEMBLY, TORONTO, 1891.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.—Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.—Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.—Continued.

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Voters in Each Sub Division.	Suin	Zo, of Votes remain Unpolled.	_	828	\$ 813 \$	186			88 41 81 82 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8
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		ss of Candidates and No. of Votes Polled for Each.	Jones.	884	함함되었는	1483		Kinney.	\$4\$28\$±3443
		Names of Candidates and No. of Votes Polled for Each.	Hardy.	522	439— 48 439— 46 125— 65	2067	63.1	Praser,	######################################
		Names and Numbers of Polling Sub-Divisions.		Tp. of BurfordNo.	do 9 do 9 Tp. of Oakland 2 do 2	Totals	Majority for Hardy		N.Ward Poll, Sub-d.No.1 S. Ward E. Ward W. W. W. Ward W. W. W. Ward W. W. W. Ward W. W
		Election District.		Brant, S. K. —Cont.	3				Brockville.

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RETURN from the Records of the General Election to the Legislative Assembly, 1890, etc.—Continued.

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ACH ON.		Xo. of names on Voters Lists		22	45	14	88548		1182	200 200 200 200 200 200 200 200 200 200	237 125 195 167
Voters in each Sub-Division.	Sain	Xo. of Votes remai		<u></u>	40	96	1428	14882	37833	22588	81 49 18 40
Vortei		Total Zo. of Votes Polled.		13	30	48	88888	4245		25 25 25 25 25 25 25 25 25 25 25 25 25 2	156 76 114 127
		Names of Candidate and No. of Votes Polled for Each.	Porter.	ũ	9	15	29 - 3 67 26 $97 - 4$	67 27 87 27 88 3		213— 15 50 109 - 59 66	164— 98 85— 53 51— 51
		Names of Candi Votes Poll	George.	20	20	33	83 - 22 69 61 $158 - 28$	22 22 57 161— 44		104 86	$ \begin{array}{c} 124 - 58 \\ 44 \\ 105 - 61 \\ 76 - 76 \end{array} $
		Names and Numbers of Polling Sub-Divisions.		-Con. Lindsay and St. EdmondsNo. 1	do " 2	do " 3	do " 1 do do " 2 do " 2 Th. Albernarie " 3	::::	op op op		* * * *
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36—36	1835	17	O'Connor.	668 697 687 687 687 687 687 687 687 687 687 68	435— 55 435— 55	11.8 124 97 51 85	624— 74 81 79 59 54	394— 74 53 77 303— 77		231—85 109—47 103—28 83—28	2179	975
Vil. Tiverton "1	Totals	Majority for George		Bruce, S. R. Brant No. 1 do 62 do 73 do 75 do 65 do 75	op o	Carriek Goodoo Goodoo Goodoo	do (1) (2) (2) (3) (4) (4) (4) (5) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	do (** 1 do (** 2 do (** 4 do	Walkerton— Saugeen Ward Grove Ward	Silver Creek Ward Teeswater	Totals	Majority for O'Connor.

RETURN from the Records of the General Election to the Legislative Assembly, 1890, etc.—Continued.

ituency.	denst Uensu	Population in each		3273	3751	4506	5175	893	
Ballot nt out sposed	Sub-	.bssnaU		:::::		2 : : : : : : : : : : : : : : : : : : :			<u> </u>
Tendered Ballot Papers sent out and how disposed	of in each Division.	.bead.		: : : : :		- : :	19 P	- : :	
Tend Pape	of i Divi	Zo. of Tendered Ballots sent out to each Sub-Division.		22222	2222	222222	22222	200	100
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SENT OUT, AND HOW DIS- BACH SUB-DIVISION.	of as	Ballot Papers give Voters who afterm declined to Vote.							
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Voters in Each Sur-Division.	Suin	Xo. of Votes remain		1920 1920 1930 1930	9 % 9 %.	226214	88848	488	25.5
Vors		Total Ko. of Votes Polled.		137 111 145 147	23E2	21 24 25 20 20 20 20 20 20 20 20 20 20 20 20 20	124 135 124 135 127 135 136 137 136 137 137 137 137 137 137 137 137 137 137	142 77 91	140
		Names of Candidates and No. of Votes Polled for Each.	Shaw.	C 2 8 4 5	103 3 3 3	22892449	\$ \$ \$ \$ \$ \$	55 64 50 64	52
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Names and Numbors of Polling Sub-Divisions.				2		do 5 Kineardine 1 do 2 do do 3 do 4	Huron (5 do (3 do (4 do (6 do (6 do (6 do (6 do (7 do (6 do (6 do (6 do (7 do	2 3 3	St. Andrew's Ward " 1 St. John's Ward." 2
Electoral District.				Bruce C. R.					

Sessional	Papers	(No.	1)	١.
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46 31 53 347— 69	1860 1549 311	Hammell. 31 33 12 25 26 28 8 138 21	28212223	1	179 – 28 60 65 772 331 – 55 46 – 14
St. George's Ward " 3 St. Patrick's Ward " 4 Paisley " 1				_	
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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.--Continued.

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s∙ ¢nenc y ,	itsu	Population in each Co		909	22357		8044
ot Pa-	rision.	.basuaU		19)	889		22 113 113 114 117 117 117 117 117 117 117 117 117
endered Ballot Papers sent out and how disposed of in	each Sub division.	Used.		2	oc .		H20 -00
Tendered Ballot Papers sent out and how disposed of in	each S	No. of Tendered Ballots sent out to each Sub-division.		다 다 다 다 다 다 다 다 다 다 다 다 다 다 다 다 다 다 다	969		22 10 10 10 10 10 10 10 10 10 10 10 10 10
		Ballot Papers taken fu Polling Places.			:		
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S SENT	-	Unused Ballot Papers		104 94 105	1314		748
BALLOT PAPERS SENT OUT, AND HOW DISPOSED OF IN EACH SUB-DIVISION.		Used Ballot Papers.		95 58 8 58	5330		
BALLOT		Zo. of Ballot Papers so out to each Sub-division		200	8658		000000000000000000000000000000000000000
SACH N.		No. of Names on the Voters' List.		125	5582		######################################
Voters in Each Sub-Division.	21	No. of Votes remaining Univolled.		35 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	3149		61488548845885488 6148854888488
VOTER Sub-		Total No. of Votes Polled.		888	2321		22 22 22 22 22 22 22 22 22 22 22 22 22
		Names of Candidates and No. of Votes Polled for Each.	Lennox.	62 – 62 33 – 33 27 – 27	1138		88 85 90 1.4 1.4 1.5 1.4 1.5 1.6 1.1 1.4 1.5 1.6 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1
	ames of Candidates and N Votes Polled for Each.			34— 34 73— 73 68— 68	1183	45	Monk. 38 22 22 24 26 26 26 27 28 349 – 26 153 – 61 14 41
Names and Numbers of Polling Sub-divisions.			Bolton Beeton Tottenhann Totals Majority for Hammil			Majority for Hammil.	Nepsam No. 1 do do
	Electoral District.		Continued.	4		Carleton	

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.—Continued.

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		s of Candidates and Votes Polled for Each		166 - 19 7 18 18 66 36	9-9	603		G	115 63- 240-
		Names of Candidates and No. of Votes Polled for Each.	Barr, Bailey.	1002224	- 1	1333	730	Whitney.	95–95 94–61 28 103–337 103–387 73 61 69
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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc. -Continued.

		Electoral District.	Durham,	E. E			-	Unrham, W. R.
Names and Numbers of Polling Sub-Divisions.				Tp. of Manvers No. 3 do	Totals	Majority for Campbell		Clarke
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Vores	1	Total No. of Votes Polled,	3	88588	2618			888 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
Voters in each Sub-Division.	និប	No. of Votes remainin	î	8 2 2 2 2	2132			38558658658
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Population in each Constituency, as shewn by last Census.				3976	18710			5169

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	No. of names on Voters' List.	216 112 123 135	5430	187 188 198 198 198 198 198 198 198 198 198
VOTERS IN EACH SUB-DIVISION.	No. of Votes remain	28.82	1472	68824666884344
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	Names of Candidates and of Votes Polled for Bach	Godwin. 216-66 41-41 30-30 58-58	2038 1920 118	McColl. 69 73 101 89 49 49 41 481 481 481 481 70 70 71 88 24 24 36 36 67 67
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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.—Continued.

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		Names of Candidates and No. of Votes Polled for each.	White.	248 787 857	22.5	373—16	36	26	ł		151—27 18—18	1901	635	Balfour. 67 70 203— 66
		Names and Numbers of Polling Sub-Divisions.		Sandwich EastNo. 1 do do 3	: : :	; ;	77	99	ser 64		do " 4	Totals	Majority for White.	Amherstburg No. 1
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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.—Continued.

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асн	eu the	Number of names of Voters' List,	175 175 178 178 178	2022	3434	250 250 250 250 250 250 250 250 250 250	261 82	114	3768	
Voters in each Sub-Division,	-aism	Number of Votes re ing Unpolled.	8132543	35%	82428	1282433	106	3 8 4	1350	
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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.—Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc. - Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.—Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc. Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.—Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.—Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc. Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc. - Continued.

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RETURN from the Records of the Gener Election to the Legislative Assembly in 1890, etc -- Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc. Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.—Continued.

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RETURN from the Records of the General Election to the Legislative Assembly, 1890, etc. Continued.

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RETURN from the Records of the General Election in the Legislative Assembly in 1890, etc. Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.—Continued.

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RETURN from the Records of the General Election in the Legislative Assembly in 1890, etc.—Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc.— Continued.

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RETURN from the Records of the General Election to the Legislative Assembly in 1890, etc. - Continued.

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ELECTIONS SINCE GENERAL ELECTION -- Continued.

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	Mag			728	94	363	492	428	405	
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	Strong Control	Avon Ward No. Falstaff " "	3 3 3 3 3	dse	North Easthope No. do do do do do do do do do do do do do	Bllice do do do do do do do	Elma do do	Wallace	Mornington do do do do do do do	Listoweldo
	Doubh N D									
	μ					109				

ELECTIONS SINCE GENERAL FLECTION-Continued.

ituency,	Population in each Consu		29560
ot Pa-	Unused.	81 98 6	767
red Ballot Passent out and disposed of in	Variation of the control of the con	ж en	52
Fender pers how	No. of Tendered Bal- lots sent out to each Sub-division.	13	808
Dis.	Ballot Papers taken from Polling Places.		:
BALLOT PAPERS SENT OUT, AND HOW DIM- POSED OF IN EACH SUB-DIVISION. Deeps sent out and how disposed of it	Ballot Papers given to Voters who afterwards declined to Vote.		
T, AP	Spoiled Ballot Papers.		23
NT OU	Rejected Ballot Papers.		27
KRR SE	Unused Ballot Papers.	61 56 82 17	1981
or Pap	Used Ballot Papers.	74 117 95 104	5610
BALLO	No. of Ballot Papers sent out to each Sub-division.	135 173 177 121	7641
KACH ON.	No. of Names on the Voters' List.	135 173 177 121	7641
VOTERS IN EACH SUB-DIVISION.	No. of Votes remaining Unpolled.	61 56 82 17	2031
Vore	Total No. of Votes Polled.	74 117 95 104	5610
	d for Esch.	Abrens. 42 57 269-48 4848	2782
	Names of Candidates and No. of Votes Polled for Each.	Magwood. 32 60 262-47 56-56	2828 2782
	Names and Numbers of Polling Sub-divisions.	N.R. Listowel No. 3 do do do Milverton 6	Totals. Majority for Magwood
	Tlectoral District.	Perth, N.R.	

DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE,

1890.

PRINTED BY ORDER OF THE LEGISLATIVE ASSEMBLY.



TORONTO:

PRINTED BY WARWICK & SONS, 68 AND 70 FRONT STREET WEST.

1890.



DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE,

FOR THE

YEAR ENDING 31st DECEMBER, 1889.

The Honourable J. M. Gibson, M.P.P.,

Provincial Secretary, Toronto.

Sir,—Having previously submitted, in printed form, an Abstract Report of Insurance Companies' Statements for the year ending 31st December, 1889, I have now the honour to submit the Detailed Report as provided by the Ontario Insurance Act.

This Report includes:-

- I. Detailed Statements and Synoptical Tables of Joint Stock Fire Insurance Companies.
- II. Detailed Statements and Synoptical Tables of Cash-Mutual Fire Insurance Companies.
- III. Detailed Statements and Synoptical Tables of Strictly Mutual Fire Insurance Companies.
- IV. Comparative Summary of Assets and Premium Notes of Mutual Companies of all Classes.
 - V. Fire Tables for 1889; showing
 - (a) Localities, Months of Occurrence, and Total Claims paid;
 - (b) Localities, Causes and number of Losses; and
 - VI. Register of Insurance Companies brought up to 1st September, 1890.

The question of prohibiting the use of steam-threshers within a certain radius of barns and stacks was last session pressed upon the Legislature by insurers of farm property; but with then existing appliances such legislation would have been impracticable. Important progress towards a solution of the mechanical difficulties has since been made. The action of the Department in this matter, and the present state of the question, are set forth in the Appendix.

I have the honour to be, Sir, Your obedient servant,

J. HOWARD HUNTER,

Inspector.



JOINT STOCK FIRE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1889.



JOINT STOCK FIRE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1889.

FOR HAND-IN-HAND INSURANCE COMPANY (MUTUAL AND STOCK) AND MILLERS' AND MANUFACTURERS' INSURANCE COMPANY (STOCK AND MUTUAL).

See under "Cash Mutual Companies."

MERCANTILE FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st November, 1875.

President-I. E. BOWMAN, M.P.

Secretary-P. H. Sims.

Authorized Capital, \$500,000.

Subscribed Capital \$200,000. Paid up \$20,000. Deposited in the Provincial Treasury, \$20,129, par value.

Statement for the year ending 31st December, 1889.

ASSETS.

Mortgages.

more gayes.				
Location of Property Covered.	Cash value of Property.	Amount of Mortgages.		
Waterloo County	\$83,920	\$29,560 00		
Wellington County	44,000	16,261 79		
Bruce County	14,100	7,600 00		
Perth County, N. R	4,500	2,000 00		
Grey County	2,400	1,500 00		
Carleton County	2,000	784 50		
Lambton County	2,000	542 24		
·	\$152,920		\$58,248	.).;}
Market value of stocks			1,250	00
" debentures and other securities			19,570	55
Interest due, accrued and unpaid			2,544	28
Cash on hand in head office				
Cash deposited at Molson's Bank, Waterloo				
dopole de maria de maria			8,900	31
Agents' balances			6,856	
Bills receivable, less than one year overdue			2,733	87
Total assets			\$100,104	08

LIABILITIES.

Liabilities.				
Amount of claims for losses in suspense, or supposed, or reporte	ed		\$2,080	85
Unearned premiums, being 50 per cent. of gross premiums			57,637	09-
Dividends declared, but not yet due			2,000	00
Total liabilities, except capital stock		-	ФС1 737	0.4
Capital stock paid up in cash			\$61,717 20,000	
Capital stock parti up in cash			20,000	
			381,717	94
INCOME.		-		
Gross premiums received in cash		\$	103,276	25
Received for interest from all sources			3,972	
" carpenters' risks, transfer fees and extra premium			1,248	
" reinsurance			7,452	31
Totalinaama			115 040	0.3
Total income			115,949	10
Expenditure.				
Net amount paid during the year for losses occurring in years				
prior to 1889		23		
Amount paid for losses occurring during the year 1889	67,133	97		
Amount paid for reinsurance premiums	@7 530	50	\$69,059	20
" cancels and refunds				
			15,125	75
" dividends		٠	2,000	
Expense Account:				
Commission and brokerage, including bonus	\$16,994	41		
Salaries, fees, and all other charges of officials for the year	4,803	84.		
Travelling expenses and adjusting losses	1,371	50		
Fuel, light and cleaning	7			
Printing and advertising	824			
Express charges	4.7.			
License fee and statutory assessment	262			
Rent	615			
Interest on bank account	23			
Books and stationery	494			
Bank exchange				
Postage, telegraphing and telephones	949			
Solicitor's charges and law costs	148			
Taxes	16			
Canadian Fire Underwriters' Association	252			
Sundries	134	18	27,138	48
Total expenditure			\$113,323	43:
0				

RISKS.

	No. of Policies.	Amount.
		s
Policies in force December 31st 1888	9,325	9,022,635
Taken during the year 1889—new and renewed	7,381	7,935,944
Total	16,706	16,958,579
Deduct expired and cancelled during 1889	6,636	7,128,220
In force at December 31st, 1889	10,070	9,830,359
Of which was re-insured		494,529
Net risks carried by Company, December 31st, 1889		9,335,830

LIST OF STOCKHOLDERS.

Name.	Residence,	Amount Subscribed.	Amount paid up in cash.
		8 c.	₹ c.
Allenby, F. G	Galt	4,000 00	100 00
Buchanan, John Butler, J. W. Bowman, J. E. Bowers, Cyrus. Bowman, I. D. Bricker, Jacob. Ballantyne, Thomas Bowlby, D. S., M. D. Boye, Earnest Bowman, J. S. Briethaupt, L	London Waterloo Berlin Waterloo Stratford Berlin Baden Listowel Berlin	3,000 00 2,500 00 12,000 00 5,000 00 1,000 00 1,000 00 1,000 00 1,000 00 1,000 00 1,000 00 1,200 00	300 00 250 00 1,200 00 500 00 100 00 200 00 1,000 00 1,000 00 100 00 50 00 120 00
Cook, J. B. Colquhoun, F. Colquhoun, J. Ledellia. Cameron, Wm Caw, Wm., M.D.	Waterloo '' Port Elgin Parkhill	1,000 00 3,500 00 2,000 00 500 00 1,000 00	100 00 350 00 200 00 50 00 100 00
Day, T. J Doering, John E Dickson, Wm	Guelph De Witt, Neb Parkhill	1,000 00 500 00 500 00	100 00 50 00 50 00
Erb, E	Halifax, N. S	1,000 00	100 00
Fowke, G. A. Fennell, John Fletcher, Ann, Mrs. Fink, Paul Foster, Marietta W. Fowke Sarah	Guelph Berlin Rockwood W#terloo Toronto Guelph	500 00 500 00 3,200 00 1,000 00 1,000 00 1,000 00	50 00 50 00 320 00 100 00 100 00 100 00
Gibbs, John	Parkhill Ontario, California Galt	2,000 00 1,000 00 1,000 00	200 00 100 00 100 00
Hilliard, Thomas Hendry, Charles. Hunter, Wm	WaterlooGuelph	1,000 00 5,500 00 2,000 00	100 00 550 00 200 00

LIST OF STOCKHOLDERS .- Continued.

Name.	Residence.	Amount Subscribed.	Amount paid up in cash.
		8 c.	8 c.
Hay, W. G. Hough, James Hogg, David N	Listowel	1,000 00 1,000 00 2,500 00	100 00 100 00 250 00
Tnnes, James	Guelph	4,000 00	100 00
Jackson, Henry F. J. Jaffray, R	Brockville	5,000 00 1,000 00	500 00 100 00
Killer, Nicholas Krumpf, C. Kranz, Hugo	WaterlooBerlin	1,000 00 1,000 00 1,000 00	100 00 100 00 100 00
Livingston, James	Baden Waterloo Berlin	2,000 00 2,500 00 2,000 00	200 00 250 00 200 00
Moore, George Miller, Alex. Melvin, Robert. Morton, W., M.D	Waterloo. Berlin Guelph Wellesley	5,000 00 1,000 00 7,000 00 500 00	500 60 100 00 700 00 50 00
Oelschlager, Wm	Berlin	5,000 00	500 00
Peffers, Joseph	Listowel	500 00 3,000 00	50 00 300 00
Reiner, John G	Wellesley	2,000 00	200 00
Snyder, J. B Snider, E. W. B Shuh, John Snider, John B Snider Simon Sims, P. H Snider, Wm Scott, John A Staebler, J. M Schneider, Fred Stuebing, Wm Sawtell R. W Scott, J. W Scoon, John Springer, M Stirton, David	Waterloo. Woodstock Listowel Guelph	1,000 00 1,000 00 500 00 1,000 00 1,000 00 500 00 1,500 00	1,000 00 600 00 200 00 200 00 500 00 300 00 250 00 100 00 100 00 100 00 100 00 100 00 100 00 150 00 300 00
Trow, James Towner, George	StratfordListowel	5,000 00 1,000 00	500 00 100 00
Winger, Peter Wilkes, Alfred J. Wright, G. W. M.D. Wright & Durand Webb, J. H., M.D.	Elmira Brantford Berlin London Waterloo	1,000 00 3,000 00 1,000 00 500 00 7,000 00	100 00 300 00 100 00 50 00 700 00
Young, Wm	Waterloo	17,600 00	1,760 00
Zoeger, John	Newton	500 00 500 00	50 00 50 00
Total		\$200,000 00	\$20,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 1st July, 1871.

President-W. H. Howland. Secretary-Thomas Walmsley.

Authorized Capital, \$100,000.

Subscribed Capital, \$100,000. Paid up, \$50,000.

Securities deposited in Treasury of Ontario, \$10,000 par value.

ASSETS.

Va	alue of real estate held by Company, being la	nd and building	on the west		
	side of Church Street, Toronto, where the	head offices of t	he Company		
	are situated			\$61,000	00
De	ebentures of Freehold Loan and Savings Com	npany		10,000	00
М	ortgages :				
		Cash value of property.	Amount of Mortgages.		
	Scarboro' Township	\$3,500 00	\$1,000 00		
	Toronto City	136,500 00	56,144 00		
П	York Township	11,500 00	4,500 00		
To	tal amount of loans secured by mortgage			61,644	00
	gents' balances			1,499	90
	terest accrued and unpaid on all loans as abo			1,924	12
A	cerued rents			1,622	08
Bu	ilding improvement			27,343	50
Ca	sh on deposit in-Dominion Bank			993	54
	Total assets			\$166,027	14
			-		_
	Liabilit	TIES.			
Uı	nearned premiums, being 50 per cent. of gros	ss premiums		\$12,723	12
Ot	her liabilities			2,162	91
То	tal liabilities, except capital stock			\$14,886	03
Ca	pital stock paid up in cash		-	\$50,000	00

REVENUE ACCOUNT.		
Gross premiums received in cash	\$17,389	06
Received for interest and dividends on stocks and all other sources	2,867	21
Rents	6,597	28
Received for re-insurance on policies become claims	16	02
Total	\$26,869	57
Expenditure.		
Amount paid for losses occurring during the year 1889	\$4,141	90.
Amount paid for re-insurance premiums	1,014	77
cancelled policies	1,312	07
Amount of dividends paid during the year to shareholders	2,500	00-
" policy-holders	284	46
Paid for commission, or brokerage	2,185	05.
" salaries, fees, and all other remuneration of officials	3,600	
" rent	100	00
" statutory assessment and license fee \$115 30		
" books and stationery		
" printing and advertising 118 64		
" telephone		
" voted at annual meeting 1,000 00		
" Dun, Wiman & Co		
" caligraph		
" other expenses	3,383	26.
Total expenditure	\$18,821	51
MISCELLAN EOUS.		
Fire Risks. Number.	Amount.	

Fire Risks.	Number.	Amount.	
		\$ c.	
Policies in force (gross) December 31st, 1888	1,785	2,624,374 33.	
Taken during the year 1889, new and renewed	1,285	1,927,573 00	
Total	3.070	4,551,947 33	
Deduct expired and cancelled during 1889	919	1,907,678 00	
In force at 31st December, 1889	2,151	2,648,269 33	
Of which was re-issued		158,625 00	
Net risks carried by Company December 31st, 1889		2,489,644 33	

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid up in cash.
		8 c.	\$ c.
Austin, James	Toronto	2,000 00	1,000 00
Badenach, William		1,000 00	500 00
Close, P. G	٠	1,000 00	500 00
Copp, Clark & Co	••	1,000 00	500 00
Downey. J		1,000 00	500 00
Elliott, R. W	**	2,500 00	1,250 00
English, C. E	45	12,300 00	6,150 00
English, E. Taylor		200 00	100 00
Harvey, A		500 00	250 00
Hessin, William		500 00	250 00
Hooper, C. E. and Kirk I. F. (in trust)	£v	4,000 00	2,000 00
Howland, W. H	6	10,000 00	5,000 00
Maclennan, James	6	5,000 00	2,500 00
Maclennan, James			
Wamlsey, Thomas Trustees		5,000 00	2,500 00
Howland, W. H.			
Macnab, John Mrs		3,000 00	1,500 00
Roaf, J. R		1,500 00	750 00
Scott & Walmsley	46	26,000 00	13,000 00
Scott, Hugh		5,000 00	2,500 00
Scott, James		3,000 00	1,500 00
Scott, J. G	44	1,000 00	500 00
Strathy, H. H.	Barrie	1,000 00	500 00
Walmsley, William	Toronto	1,000 00	500 00
Walmsley, Thomas	6.	10,000 00	5,000 00
Watson, James	66	1,000 00	500 00
Wood, A. T.	Hamilton	1,500 00	750 00
Total		100,000 00	50,000 00



RECAPITULATION

OF

ASSETS, LIABILITIES, INCOME AND EXPENDITURE

OF JOINT STOCK FIRE INSURANCE COMPANIES.

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31ST DECEMBER, 1889.

AND THE RELEASE OF THE PROPERTY OF THE PROPERT	Bonds, Mort-gages and Interest Rents. Cash. Balances. Receivable. Total.	\$ C. \$ C.	Government Deposits as follows: -Mercantile, \$20,129.00: Queen City, \$10,000.00.		\$ c. \$ c. \$ c. \$ c. 2,080 85 67,637 09 2,000 00 61,717 94 20,000 00 81,717 94 10,070 9,830,359 00 12,723 12 2,162 91 14,886 03 50,000 00 64,886 03 2,151 2,648,269 33	2,080 85 70,360 21 4,162 91 76,603 97 70,000 00 146,603 97 12,478,628 33
	NAME OF COMPANY. Real	:	Total	NAME OF COMPANY.	Mercantile	

JOINT STOOK FIRE INSURANCE COMPANIES

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NAME OF COMPANY.	ي.	Re insurances.	Gross Premiums.	Interest and Dividends.	and Rents.	THE SECTION SE	Fees and additional Premiums.	From other sources.	Total Income.
Mercantile		\$ c.	8 c. 103,276 25 17,389 06	c. \$ 3.972 06 2,867	27.2	8 c. 6,597 28	7. C. 1,248 68	.: :: 16 02	\$ c. 115,949 61 26,869 57
Total	:	7,452 81	120,665 31	41 6,839 58		6,597 28	1,248 68	16 02	142,819 18
		ENPENDITE	RE FOR YE	EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1889.	31×r DEGEMI	BER, 1889.	BER, 1889. Evpenses of Mannebuent.	×	
NAME OF COMPANY.	Dividends.	Londen.	Re-insurances, Refunds, etc.	Returned to Policy holders.	Commission,	Salaries	All other expenses.	Total.	Total Expenditure.
Mercantile	2,000 00 2,500 00	8 c. 69,059 20	75 °C. 15,125 75 2,336 84	.s c.	\$ c. 16,994 11 2,185 05	\$ c. 1,803 84 3,600 00	5,340 23	27, 138, 48, 6,568, 31	8 c. 113,323 43 18,821 51
Total	4,500 00	73,201 10	17,452 59	284 46	19,179 46	8,403 84	9,123 49	36,706 79	132,114 94
		And its comments comment to the	1	1		1		1	1



CASH-MUTUAL FIRE COMPANIES,

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE



MIXED MUTUAL AND CASH SYSTEM COMPANIES.

YEAR ENDING 31st DECEMBER, 1889.

THE CITY MUTUAL OF LONDON FIRE INSURANCE COMPANY.

Commenced businese 1st June, 1886.

HEAD OFFICE, LONDON.

President-James Cowan.

Secretary-J. B. VINING.

Unassessed premium note capital, \$39,981.48. Cash deposited in Provincial Treasury, \$10,000.00.

Assets. Cash on hand at head office		
as anove	\$10,356 99	1
Cash in agents' hands acknowledged by them to be due, and considered	2,149 30	1
Amount of premium notes in force, after deducting all payments thereon and assessments levied\$39,981 48 Less residue of premium notes given for re-insurance	2,149 50 37,222 63	
Interest accrued	342 30	
Total assets	\$50,071 22	
Liabilities.		
Amount of losses adjusted \$2,799 40 resisted 2,500 00 reported 2,244 45 Unearned premiums, being 50 per cent. of gross premiums Amount of unpaid loans	7,543 85 5,339 14 6,000 00	Ŀ
Total liabilities,	\$18,882 99)
Receipts.		
Cash at head office as per last statement not extended\$1,110 61 Cash received as first payments, being part payment of premium notes '' for assessments levied in 1889	\$5,326 06 7,073 42 10,691 59 434 42 2,500 00 62 46 809 68	2
Total receipts	\$26,897 63	

EXPENDITURE.

$F_{i,C}$	111 (1			11.	111	111	100	11.	21	
11	1 10	-	/		, ,,	,,,,	1' 11	200	200	

Paper Sof Mount	gement:				
Amount paic	to agents for commission			\$3,555	85
(i	interest	\$365		,	
1.1	statutory assessment and license	57	65		
*6	investigation and adjustment of claims	589	05		
	printing, stationery and advertising	362	37		
**	salaries, directors' and auditors' fees	3,036	20		
.,	rent and taxes	9.5			
v.	postage, telegrams and express	117	23		
**	fuel and light	4	35		
**	law costs	101	73		
* *	other expenses	148			
				4,876	90
			-	-,-,-	
Exper	ises of management			88,432	7.5
Wiscollar . Pag	neents:				
Cash paid for	losses which occurred before 1889	\$314	50		
1	during 1889				
				\$14.718	75
	re-insurance			1,577	
	rebate, abatement and returned premiums			289	
	repayment of loan			2,500	
	furniture, \$9.75; Goad's plans, \$122.60			132	
Total	evnenditura		-	\$97.651	25
10001	expenditure			\$21,001	20

CURRENCY OF RISKS.

Amount ogered by policie, in force 31.4 Dec., 1884.

System.	One year or less.	Two years.	Three years.	Total.
	\$ c.	× c.	8 c.	\$ c.
Mutual	20,700 00	8,730 00	693,102 00	722,532 00
Cash	560,429 00	8,600 00	. 221,832 00	790,861 00
Total	581,129 00	17,300 00	914,934 00	1,513,393 00
Re-insured.				
Mutual			53,418 00	53,418 00
Cash	53,700 00			53,700 00
Total	53,700 00		52,418 00	107,118 00
Net risks carried by Company, Dec. 31st, 1889	527,429 00	17,300 00	861,516 00	1,406,275 00

MOVEMENT IN RISKS.

Matual System.

System of Insurance.	Number.	Amount.
		\$ c.
Policies in three December 31st, 1888	588	614,673 00
" new and renewed during 1889	321	360,256 00
Gross number during 1889	854	974,929 00
Less expired and cancelled in 1889.	207	252,397 00
Net risks in force 31st December, 1889	647	722,532 00
Cash System.		
Policies in force 31st December, 1888	627	588,690 00
" taken during 1889, new and renewed	566	522,006 00
Gross number during 1889.	1,193	1,110,696 00
Less expired and cancelled in 1889	334	319,835 00
Net risks in force on cash system 31st December, 1889	859	790,861 00

CLASSIFICATION OF RISKS:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1889.

	One year.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ c. 613 40	\$ c. 615 45	\$ c. 65,814 60	\$ c. 67,043 45 39,981 48
Amount of premium notes received during the year 1889				28,448 03 2,758 85

FIRE INSURANCE EXCHANGE.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886:

President—Frederick Wyld. Secretary—Hugh Scot	т.	
Guarantee capital	\$200,000	00
Debentures of Manitoba and N. W. Loan Co'y	5,000	00
Subscription list of guarantee capital	200,000	00
Unassessed premium note capital	10,949	77
Assets.		
Shares, debentures and other securities	\$9,500	00
Cash on deposit in Standard Bank, Toronto	7,632	78
Undertakings, unassessed amount		
Less residue of premium notes given for re-insurance 1,644-15		
	9,305	62
Re-insurance		
Sundries		
	1,511	99
Total assets	\$27,950	39
Liabilities.		
Unearned premiums being 50 per cent. of gross premiums	\$1,895	56
All other liabilities	1,690	
Total	\$3,589	26
INCOME.		_
Cash on deposit in Standard Bank, as per last statement, not extended		
Cash received as first payments or deposits, being part payment of premium		
notes	\$12,253	56
Cash received for premiums on cash system	3,348	
" interest	501	
Total	\$16,103	25

EXPENDITURE.

ash	paid	for commission to agents	\$900	53
	5.6	investigation and adjustment of claims	3	43
		statutory certificate and license	64	26
	66	rent and taxes	300	00
	6.6	salaries, directors' and auditors' fees	1,620	00
	6.6	printing, stationery and advertising	68	10
	1.	travelling expenses and inspection of risks	737	49
	f a	other expenses	67	94
		Total expenses of management	\$3,761	75
ash	paid	for losses which occurred during 1889 \$4,392 38		
	66	re-insurances		
	6.6	rebate		
	6.6	bonus to continuing members		
	4.6	repayment of loans		
			12,536	33
	,	Total expenditure	\$16,298	08

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1889.

System.	One year or less.	Three years.	Total.
Mutual	\$ c. 1,029,153 00	\$ c.	\$ c. 1,029,153 00
Cash	364,615 00	39,850 00	404,465 00
Total	1,393,768 00	39,850 00	1,433,618 00
Re-insured.	200 600 00		and the oc
Mutual	223,638 00		223,638 00
Cash	41,000 00	7,000 00	43,000 00
Total	264,638 00	7,000 80	271,638 00
Net risks carried by Company, Dec. 31st, 1889	1,129,130 00	32,850 00	1,161,980 00

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Mutual System.		
Policies in force 31st December, 1888	224	1,126,987 3
" new and renewed during 1889	270	1,157,594 00
Gross number during 1889	494	2,284,581 3
Less expired and cancelled in 1889	19	1,255,428 3
Net risks in torce on mutual system 31st December, 1889	17.0	1,029,153 0
Cash Sasteri.		
Policies in force 31st December, 1888	07	364,112 0
" new and renewed during 1889	192	433,565 0
Gross number during 1889	289	797,677 00
Less expired and cancelled in 1889	55	393,212 0
Net risks in force on cash system 31st December. 1889	134	404,465 0

BUSINESS TRANSACTED:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1889.

	One year risks.	Total.	
Amount of face of all premium notes held by Company, and legally	8 c.	\$	C.
liable to assessment	21,894 54	21,894	54
Amount of all premium notes, after deducting all payments thereon and			
assessments levied	10,949 77	10,949	77
Amount of premium notes received during the year 1889	24,507 12	24,507	12
Residue of premium notes given by Company for re-insurance	1,644 15	1,644	15
-			

LIST OF GUARANTORS.

ubscription List of Guarantee Capital deposited as security in the Provincial Treasury, pursuant to the Ontario Insurance Act, Section 28.

Name of Guarantor. Residence. Amount Guaranteed.			,
Allen, W. A	Name of Guarantor.	Residence.	
Wood, Honourable S. C 3,500 00 Wood, A. T Hamilton 5,000 00 Yarker, G. W Toronto 5,000 00	Brennan, J. C Brock, W. R Brock, W. R Bunting, C. W Bain, Laidlaw & Co Blain, Hugh Bate & Co., C. T Cronyn, V Campbell, A. H Darling, Andrew Dunnett. Thomas. Devlin, R. J Elliot, W Eby, J. F Elliot, Robert Gurney, E Gare, W. J Garland, J. M Howland, Sir W. P Hamilton, W. B Howland, H. S Hallam, John Hedley, James Howland, W. H Ince, William Irving, A. S Mackay, Donald McKinnon, S. F Martin, C Mucklestone, J O'Brien, Henry Patterson, R. L Park, W. W Rogers, Elias Rose, G. M Spink, J. L Scott, James Wyld, Fred Wilson, William Waldie, John Walmsley, Thomas Watson, James Wyld, Fred Withrow, John J Walmsley, Thomas Watson, James Wyldson, William Waldie, John Wood, Honourable S. C Wood, A. T	Ottawa London Toronto Ottawa Toronto Ottawa Toronto Ottawa Toronto Hamilton	1,500 00 1,000 00 5,000 00 5,000 00 5,000 00 5,000 00 5,000 00 5,000 00 5,000 00 5,000 00 1,500 00 5,000 00

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced Business, 16th October, 1839.

President-Hon. James Young.

Secretary-R. S. STRON.

Unassessed premium note capital, \$153,326.20.

Securities deposited in Treasury of Ontario, par value, \$20,000.

ASSETS.

Loans secured by mortgages	\$63,300	1)():
Market value of shares, bonds, debentures and securities other than the foregoing	10,500	00.
Actual cash on hand at head office	·	
Merchant's Bank, agency at Galt 22,426 06		
Bank of Commerce " 23,812 73		
	47,818	17
Cash in agents' hands acknowledged by them to be due and considered good Amount unpaid of premium notes in force after deducting all payments thereon and assessments levied\$153,326 20 Less residue of premium notes given by the Company for re-	3,881	65.
insurance		
Net premium notes	151,491 1,958	
Total assets	\$278,949	47.

-					
Шi	IΑ	BI	LI	TI	ES.

LIABILITIES.	
Amount of losses supposed or reported. \$ 673 26 ' resisted 1,639 97 adjusted 7 60	\$2,320 83
Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1888	24,648 08
Total liabilities	\$26,968 91
Receipts.	
Cash at head office, as per last statement (nct extended) \$1,472 64 Cash received as first payments assessment of 1889 prior years premiums on cash system interest debentures, mortgages and deposit receipts re-insurance claims transfer fees and extra premiums.	\$18,054 10 30,174 77 3,089 94 35,344 59 5,438 00 6,800 00 5,302 42 402 19
Total receipts	\$104,606 01
Expenditure.	
Expenses of Management:	
Amount paid for commission and bonus to agents. law costs. fuel and light investigation and adjustment of claims statutory assessment or certificate. printing, stationery and advertising. rent and taxes. salaries, directors' and auditors' fees. travelling expenses postage, telegrams and express incidentals	\$14,177 48 58 54 69 77 220 76 200 34 956 60 505 00 5,820 50 547 10 772 44 436 20
Expenses of management	\$23,764 73
Miscellaneous Payments:	
Cash paid for losses which occurred prior to 1889 \$ 2,696 23 "" during 1889 46,078 73 ———————————————————————————————————	5 2
Total expenditure	\$91,634 86

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, INV.

System.	One year or less.	Two years,	Three years.	T-tal.
	\$ c.	\$ c.	S c.	\$ c.
Mutual	3,000 00	2,350 00	3,030,816 00	3,036,166-00
Cash	1,323,486 00		3,572,295 00	4.895,781 00
Total	1.326,486 00	2,350 60	6,693,111 00	7,561,947 00
Re-insured.				
Mutual	43,729 99			
Cash	391,868 07	11		
Total	435,598-06			435,598 06
Net risks carried by Company. Dec. 31st, 1889				7,4(6),348-94

MOVEMENT IN RISKS.

The state of the s		
System of Insurance.	Number.	Amount.
Matingl 8 stem.		\$ c.
Policies in force 31st December, 1888	2,049	2,500,273 00
Policies new and renewed during 1889.	S99	1,260,827,00
Gross number during 1889	2,948	4,151,100 00
Less expired and cancelled in 1889.	740	1.114,934 00
Net risks in force on mutual system, 31st December, 1889	2,199	3,036,166 00
Cash System.		
Policies in force, 31st December, 1888	4.615	4,522,625 86
Policies new and renewed during 1889.	2,127	2.247,612 00
Gross number during 1889.	6,742	6,770,237 86
Less expired and cancelled in 1889.	1,829	1,874,456 86
Net risks in force on cash system, 31st December, 1889.	4,913	4.895,781 60

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1899.

	One year risks.	Two year risks.	Three year risks.	Total.
	\$ c.	8 e.	\$ e.	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	204 00	330 00	240,244 00	240.778 00
Amount of premium notes, after deducting all payments thereon and assessments levied	187-68	207 06	152,921 46	153,826-20
Amount of premium notes received during the year 1889	204 00	90 00	100,903 00	101.197 00
Re-insurance.				
Residue of premium notes given by the Company for re-insurance	74 87	43 40	1,716 35	1,834 621

HAND IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced lausiness 1st July, 187 ...

President-W. H. Howland

Secretary-Hugh Scott.

By Act 42 Vic. cap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and do business on the Cash System.

Authorized Stock Capital	. \$50	0,000	00
Subscribed "	. 10	0,000	00
Paid up in cash "	2	0,000	00
Stock uncalled	8	0,000	00
Securities deposited in the Treasury of Ontario (par value)	1	0,000	00

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount paid up in cash.
		S c.	\$ c.
Austin. James	Toronte	5,000 00	1,000 00
Campbell, A. H		5,000 00 5,000 00	1,000 00 1,000 00
Dixon, B. Homer		5,000 00 5,000 00	1,000 00 1,000 00
Elliott. Wm		5,000 00	1,000 00
Fisher, D	Bowmanville	5,000 00 5,000 00	1,000 00 1,000 00
Gzowski, Col. C. S.	**	5,000 00	1,000 00
Howiand, W. H		5,000 00 5,000 00	1,000 00 1,000 00
Macpherson, Sir D. L. Maclennan, James. McMaster, Hon. Wm., estate of	·· · · · · · · · · · · · · · · · · · ·	5,000 00 5,000 00 5,000 00	1,000 00 1,000 00 1,000 00
Smith, Prof. Goldwin. Smith, Larratt W., D.C.L Smith, Henry A Scott, James Smith Sir D. A. Scott & Walmsley	Montreal	5,000 00 5,000 00 5,000 00 5,000 00 5,000 00 5,500 00	1,000 00 1,000 00 1,000 00 1,000 00 1,000 00 1,000 00
	Total	100,000 00	20,000 00

ASSETS.

ALOGDIO.	
Mortgages on property in Toronto	\$35,750 33
Cash on deposit to Company's credit in Ontario Bank \$5,816 22 "Freehold Loan and Savings Company	
Cash in agents' hands	16,471 12 2,349 88
Less residue of premium notes given for re-insurance 3,155 50 Accrued interest	11,851 50
All other assets \$1,015 80	1,785 08
Total	\$68,207 91
Subscribed capital uncalled	\$80,000 00
Liabilities.	
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at December 31st, 1889	\$5,025 75
Directors' fees Other liabilities	260 00 2,348 47
Total liabilities	\$7,634 22
Revenue Account.	
Cash received for premiums on cash system	\$11,832 90
" as first payments or deposits, being part payment of premium notes	16,880 75
" for debentures	5,500 00
" for interest	2,155 76
Total income	\$36,369 41
3 (IN.) 33	

EXPENDITURE.

Cash paid for	r commission	\$4,348	86		
66	law costs	3	00		
4.6	rent	400	00		
6.6	travelling expenses	26	25		
66	statutory assessment, license, etc	88	69		
6.6	printing, stationery and advertising	235	40		
66	salaries, Directors' and Auditors' fees	1,285	00		
66	investigation and adjustment of claims	180	41		
66	telephone, etc	47	91		
64	inspection of risks	423	38		
Total	al expenses of management			\$7,03	8 90
Cash paid for	r losses during 1889	\$6,841	03		
66	" before 1889	538	00		
				7,37	9 03
61	re-insurance			6,53	7 74
66	rebate, abatement and returned premiums			1,64	8 03
"	dividends			2,00	0 00
66	vote to President			50	0 00
66	certain securities			12,30	0 00
То	tal expenditure			\$37,40	3 70

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1889.

System.	One year or less.	Three years.	Total,
Insurance.		\$	\$
Mutual	1,017,564		1,017,564
Cash	669,564	425,471	1,095,435
Total	1,687,128	425,471	2,112,599
Re-insurance.			
Mutual	252,775		252,775
Cash,	115,666		115,666
Total	368,441		368,441
New risks carried by Company, Dec. 31, 1889	1,318,687	425,471	1,744,158

MOVEMENT IN RISKS.

Number.	Amount.
	\$
292	1,044,042
334	1,168,300
626	2,213,142
385	1,195,578
241	1,017,564
548	1,074,076
586	1,213,366
1,134	2,287,442
772	1,192,407
362	1,095,035
549	156,837
358	45,708
907	202,545
292	42,000
615	160,545
	292 334 626 385 241 548 586 1,134 772 362 549 358 907 292

BUSINESS TRANSACTED:

General Fire, Plate Glass, and Inland Marine Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force December 31st, 1889.

	One year risks.	Total.
Amount of face of all premium notes held by Company, and legally	\$	\$
liable to assessment	30,014 00	30,014 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	15,007 00	15,007 00
Amount of premium notes received during the year 1889	32,562 66	32,562 6 6
Residue of premium notes given for re-insurance		3,155 50

THE MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

President—James Goldie. Secretary—Douglas S	SUTTON.	
Authorized stock capital. \$250,00 Subscribed stock capital 125,00 Paid up in cash 12,25 Capital stock uncalled 112,50 Securities deposited with Treasurer of Ontario 10,00	0 00 0 00 0 00	
		
Assets.		
Shares, debentures and other securities Loan on securities Cash on deposit in Central Bank, Toronto \$433 76 "Traders' Bank, Toronto 3,064 95 "Bank of Commerce 112 45	\$10,000 10,000	
	3,611	16
Undertakings, unassessed amount	23,210	18
Unpaid call on stock \$250 00 Fire equipment 532 46 Uncollected premiums 313 35 Bills receivable 324 62 Other assets 632 19	,	
	2,052	62
Total assets	\$48,873	96
Capital stock uncalled	\$112,500	00
Liabilities.		
Total liabilities to public	Ø1 400	20
Total natifities to public	\$1,408	39
Liabiltiies to stockholders— Call on stock, paid	\$122,250	00
REVENUE ACCOUNT.		
Oash received as first payments or deposits, being part payment of premium notes	\$41,128 1,124 2,144	29
Total income	\$44,397	63

	Expenditure.		
ash r	oaid for bonus to continuing members	\$3,928 ()8
1	statutory assessment, license, etc		
	" travelling expenses		98
	" rent		00
	" salaries, directors' and auditors' fees	. 4,630	39
	rinting, stationery and advertising		
	" postage, telegrams and express	165 2	20
	" sundries	110 ()6
	Total expenses of management		- \$11,390 19
Cash p	aid for losses which occurred during 1889		")
A	" re-insurances		
	" rebate		
	dividends		
			45,579 56
	Total expenditure		\$56,969 75
	CURRENCY OF RISKS. Amount covered by Policies in force 31st Decemb	er, 1889.	White an another the payment of
	System.		Total.
	insurance		\$2,049,563 . 856,212
Net risk		***	. \$1,193,351
	MOVEMENT IN RISKS.		
		Number.	Amount.
	in force 31st December, 1888	579 617	\$2.111,725 00 2,403,838 00
	umber during 1889	1,196 722	4,515,063 00 2,465,500 00
_			

BUSINESS TRANSACTED:

474

2,049,563 00

Manufacturing Risks.

Net risks in force on mutual system 31st December, 1889

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force December 31st, 1889.

				-
	One year	risks.	Total	l.
	2	c.	- 5	c.
Amount of face of all premium notes held by Company, and legally liable to assessment	82,883	86	82,883	86
assessments levied	37,913	64	37,913	64
Amount of premium notes received during the year 1889	82,883		82,883	
Residue of premium notes given for re-insurance	14,703		14,703	

LIST OF STOCK HOLDERS.

W. H. Howland	of .	Amount of Stock.	Amount of 10 per cent.
James Goldie Guelph 55 J. B. Armstrong 55 W. Bell & Co. 56 D. McRae 22 Robert Noble Norval 38 H. Hortrop Everton 16 A. Watts Brantford 56 David Plews 16 A. H. Baird Paris 16 C. Whitelaw 16 Thomas O'Neail 5 Lyman Mider Was ist ek 5 D. W. Karn & Co 26 R. Whitelaw 16 James Hay & Co 56 Wun. Partlo 1 James Hay & Co 56 W. McPattle 1 J. D. Saunby London 26 W. McPattle 1 Robert Fortes 16 Robert Robert 16 Rob		\$ c.	\$ c.
J. B. Armstrong 50 W. Bell & Co. 50 D. McRae 20 Everton 30 McRae)	6,000 00	600 00
W. Bell & Co.		5,000 00	500 00
W. Bell & Co. So.		5,000 00	500 00
D. McRate Norval 38 H. Hortrop Everton 16 A. Watts Brantford 56 David Plews 16 A. H. Baird Paris 16 C. Whitelaw 16 Thomas O'Neail		5,000 00	500 00
H. Hortrop		2,000 00 3,000 00	200 00 300 00
A. Watts. Brantford 55 A. H. Baird Paris 10 O. Whitelaw 11 Lyman Mider Wielstock 55 Lyman Mider 55 Lyman Mi		1,000 00	100 00
David Plews		5,000 00	500 00
A. H. Baird C. Whitelaw Thomas O'Neail Lyman Mider D. W. Karn & Co R. Whitelaw James Hay & Co Wm. Partlo Noxon Bros J. D. Saunby London W. McParle H. Mustard W. Woulle Robert Stewart Guelte Greatman Bros John R. Barber S. Necott James Nort: R. H. Smith & Co Taylor & Bate Charles Riordan J. Zingsheim H. M. Baird H. Baird		1,000 00	
C. Whitelaw		1,000 00	100 00
Lyman Miller		1,000 00	100 00
D. W. Karn & Co 20		500 00	50 00
A. Willeaw James Hay & Co James Hay & James Hay		500 00	
A. William Sutton A. Simcoe A. H. Campbell A. Simcoe A. Simcoe A. H. Campbell A. Simcoe		2,000 00	200 00
White Particular Stratute S		1,000 00	100 00
Noxon Bros 30		5,000 00 2,000 00	500 00 200 00
J. D. Saunby		3,000 00	300 00
W. Melbide		2,000 00	200 00
H. Mustard Wyon the 10		1,000 00	100 00
Robert Stewart Gue pt 10 10 10 10 10 10 10 1)	1,000 00	100 00
Creatment Paris 10 10 10 10 10 10 10 1		1,000 00	100 00
Creatment Paris 10 10 10 10 10 10 10 1		2,000 (10)	200 00
James North St. Catiannes		1,000 (6)	100 00
S. Necort St. Caticatines St. Necort St. Caticatines St. Necort St. Caticatines St. Necort St. Caticatines St. Necort St. Necort St. Caticatines St. C		1,000 00	100 00
James Norte R. H. Smith & Co 10 10 10 10 10 10 10 1		2,000 00	200 00
R. H. Smith & Co		3,000 00	300 00
Taylor & Bate 16 Charles Riordan Merritton 36 J. Zingsheim Hamilton 36 J. L. Spink Toronto 36 H. N. Baird 36 37 P. McCaire Intitue 16 Hugh Scott Toronto 36 William Sutton Simcoe 16 H. Baira 17 11 10 Sadler, Dundas & Co Lindsay 36 A. H. Canopbell Toronto 56 Mc Laughlin & Moore " 25 R. W. Elliott " 25 Thomas McKay & Co Ottawa 10 Ins. H. R. H. T. 10 10 King Bros Whitby 15 Gellie & Month 16 10 Cherry Bros Preston 10 George Pattinson " 30 Jasseph H. Sea gram Waterland 30		1,000 00	100 00
Charles Riordan Merritton 50 J. Zingsheim Hamilton 30 J. L. Spink Toronto 30 H. N. Baird 31 31 P. McCaim 10 31 Hugh Scott Toronto 30 William Sutton Simcoe 10 H. Barra 10 10 Sadler, Dundas & Co Lindsay 30 McLaughlin & Moore 25 25 R. W. Elliott 10 10 Thomas McKay & Co Ottawa 10 I.a. I. I. I. 10 10 King Bros Whitby 15 Gullie & Moral of 11 60 Cherry Bros Preston 10 George Pattinson 10 10 Jaseph Hull 10 10 Angus McNally 10 10 Joseph L. Sagnam Waterland 30		1.000 ()	100 00
J. L. Spink		5,000 00	500 00
J. L. Spink		3,000 00	300 00
P. MicCaire 100 10		3,000 00	300 00
Hugh Scott Toronto Simcoe 10		3,000 (6)	300 00
William Sutton Simcoe 10 H. Barro I'm I I I I I I I I I I I I I I I I I I		1,000 (3)	100 00
H.		3,000 (1)	300 00
Sadder, Dundas & Co. Lindsay St.		1,000 00	100 00
A. H. Campbell Toronto 50 McLaughlin & Moore "25 R. W. Elliott 10 Thomas McKay & Co Ottawa 10 Iss. 11 13 1 20 King Bros. Whitby 15 Gollife & Merica 10 George Pattinson 10 George Pattinson 10 Gass Hallen 10 Joseph L. Sea gram Waterlan 30		3,000 00	300 00
Mc Laughlin & Moore " 25		5,000 00	500 00
Thomas McKay & Co		2,500 00	250 00
Thomas McKay & Co		1,000 00	100 00
Lass		1,000 00	100 00
100 100		2,000 00	200 00
George Pattinson 6 30 Jasseb Hilbert 10 Angus McNally 10 Joseph L. Seagnen Waterlier 30		1,500 00	150 00
George Pattinson 6 30 Jasseb Hilbert 10 Angus McNally 10 Joseph L. Seagnen Waterlier 30		3,000 00	600 00
Angus McNally 10 Joseph L. Seagram Waterlie 30		1,000 (0)	100 00
Angus McNally		1,000 00	300 00
Joseph L. Scaffan Waterlie 30		1,000 (0)	100 00
		3,000 (1)	300 00
hewis kribs 10		1,000 00	100 00
Wm. Wilson 50		5,000 00	500 00
Total 1,250		125,000 00	12,250 00

\$2,000 00

THE ONTARIO MUTUAL FIRE INSURANCE COMPANY.

Commenced business 2nd September, 1867.

President-Andrew McCormick.

Secretary-P. F. BOYLE.

Unassessed premium note capital, \$45,016.71. Deposited with Treasurer of Ontario, \$2,000.00.

ASSETS.

Cash value of shares, bonds, debentures and securities

Actual Cash on hand at head office	
Molson's Bank Agency at London	
Cash in Agents' hands, acknowledged by them to be due, and considered	394 95
good	2,032 54
Amount unpaid of assessments levied during 1889	2,355 82
tended) \$1,900 65	
Amount of notes, or due bills, less than one year overdue	323 96
" more than one year overdue (not extended) \$632 96	
Amount of premium notes in force after deducting all payments	
thereon and assessments levied	
Less premium notes given for re-insurance	43,311 73
Accrued interest	
Bills receivable	1,009-08
Total assets	\$51,428 08
LIABILITIES.	
Amount of losses adjusted	
" resisted	54,941 97
Amount required to re-insure all outstanding risks taken on the cash	,
system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1889	7,110 00
Amount of borrowed money	12,625 09
Total liabilities	\$24,677 06
0.0	

RECEIPTS.

KECEIPTS.		
Cash at head office, as per last statement (not extended) \$254 37		
Cash received as first payments, being part payment of premium notes	\$2,758	70
" for assessments levied in 1889	8,230	
" years prior to 1889	456	
for premiums on cash system	5,781	
" for interest	156	
fees, extra risks, etc	83	55
" bills receivable	3,126	35
Total manints	\$20,592	81
Total receipts	\$40,004	01
Expenditure.		
Expenses of Management:		
Daponoco of Launagement.		
Amount paid to agents for commission	\$2,005	00,
" for law costs	445	25
" fuel and light	53	87
statutory assessment, license, etc	99	09
" printing, stationery and advertising	203	22
" rent and taxes	232	
" salaries, directors' and auditors' fees	1,974	32
" travelling expenses	134	
" postage, telegrams and express	305	74
" interest	902	
" investigation and adjustment of claims	210	
" help in office	181	
" incidentals	275	65
Total expenses of management	\$7,023	10
Historilanesses Possesset.		
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1889 \$3,129 09		
" during 1889 7,233 36		
	10,362	
Cash paid for re-insurance	232	
" rebate, abatement and returned premiums		63
" loans repaid	2,193	
other expenditure	777	39
Total expenditure	\$20,682	71

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1889.

System.	One year or less.	Two years.	Three years.	Total.
Insurance. Mutual Cash	\$ c. 5,250 00 150,626 00	\$ c. 6,800 00 8,550 00	\$ c. 1,176,634 00 1,511,627 00	\$ c. 1,188,684 00 1,670,803 00
Total	155,876 00	15,350 00	2,688,261 00	2,859,487 00
Re-insurance. Mutual				17,100 00 11,038 00
Total				28,138 00
Net risks carried by Company, De cember 31st, 1889				2,831,349 00

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Policies in force 31st December, 1888	1,699 368	\$ c. 1,370,614 00 297,410 00
Gross number during 1889. Less expired and cancelled in 1889.	2,067 575	1,668,024 00 479,340 00
Net risks in force on mutual system 31st December, 1889	1,492	1,188,684 00
Cash System. Policies in force 31st December, 1888	2,793 1,025	1,636,787 00 648,287 00
Gross number during 1889. Less expired and cancelled	3,818 1,014	2,285,074 00 614,271 00
Net risks in force on cash system 31st December, 1889	2,804	1,670,803 00

CLASSIFICATION OF RISKS:

General Fire Insurance Business.

PREMIUM NOTES AND UNDERTAKINGS

On Policies in force 31st December, 1889.

	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ c. 71,548 16	\$ c. 71,548 16
assessments levied. Amount of premium notes received during the year 1889 Residue of premium notes given for re-insurance.	45,016 71 15,702 33 1,704 98	45,016 71 15,702 33 1,704 98

COUNTY OF PERTH MUTUAL FIRE INSURANCE COMPANY.

Commenced business 1st December, 1863.

President-James Trow, M.P. Secretary-Charles Packert.

Deposited with Treasurer of Ontario, \$6,000. Unassessed premium note capital, \$105,434.01.

ASSETS.

Cash value of mortgages \$4,000 00 Value of debentures 25,466 00	#30 <i>166</i>	00
Actual cash on deposit in Canadian Bank of Commerce, Stratford	\$29,466 3,913	
Cash in Agents' hands acknowledged by them to be due, and considered	1,286	19
good	3,072	
" of short date notes, or due bills, less than one year overdue	592	
" of premium notes in force, after deducting all payments thereon and assessments levied		
" less residue of premium notes given for re-insurance 4,242 51		
	101,19	
" of interest accrued	850	00
Total assets	\$140,372	13
		manife .
Liabilities.		
Amount required to re-insure all outstanding risks taken on the cash system, being fifty per cent. of gross premiums on all cash		
system policies in force at 31st December, 1889	\$8,718	56
of sandries	9	15
Total liabilities.	\$8,727	71
Total Hadillos	40,121	
Receipts.		
Cash at head office, as per last statement (not extended) \$1,800 20		
Cash received as first payments, being pare payment of premium notes	\$11,990	
" for assessments again in 1880	12.558 2,806	
" for premiums on cash system	11,864	
for interest	1,510	13
debentures matured, etc	4,458	
for re-insurance	3 23	40
for rebate	381	
from other sources	1,828	
Total receipts	\$47,424	64
	STATISTICS PROGRAMME	

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents	\$6,167	13
" law costs	1,073	03
" fuel and light	26	95
" investigation and adjustment of claims	399	44
statutory assessment and license	155	97
rinting, stationery and advertising	890	31
rent and taxes	268	80
salaries, directors' and auditors' fees	2,403	00
" travelling expenses	176	75
" postage, telegrams and express	363	16
" other expenses	242	44
Total expenses of management	\$12,166	98

Miscellaneous payments:

Cash paid for	losses which occurred during 1889 \$20,487 14		
66	" prior to 1889 2,633 95		
	-	\$23,121	09
Cash paid for	re-insurance	1,717	93
6.6	rebate	2,111	45
66	debentures and other security	8,485	10
8.6	other payments	817	39
Tota	l expenditure	\$48,419	94

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1889.

System.	One year or less.	Three years.	Total.
Mutual	\$ c. 138,450 00	\$ c. 3,715,670 00	\$ c. 3,854,120 00
Cash	419,421 00	1,273,988 00	1,693,409 00
Total at risk	557,871 00	4,989,658 00 156,537 00	5,547,529 00 156,537 00
" Cash System	4,500 00	22,165 00	26,665 00
Net risks at 31st December, 1889	553,371 00	4,810,956 00	5,364,327 00

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Mutual System.		8 c.
Policies in force 31st December, 1888	3,042	3,874,380 00
" new and renewed during 1889	1,046	1,372,095 00
Gross number during 1889	4,088	5,246,475 00
Less expired and cancelled in 1889	1,106	1,392,355 00
Net risks in force on mutual system 31st December, 1889	2,982	3,854,120 00
Cash System.		
Policies in force 31st December, 1888	2,114	1,607,816 00
" new and renewed during 1889	1,109	1,026,199 00
Gross number during 1889	3,223	2,634,015 00
Less expired and cancelled in 1889	1,040	940,606 00
Net risks in force on cash system 31st December, 1889	2,183	1,693,409 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1889.

	One year risks.	Three year risks.	Total.	
Amount of face of all premium notes held by Com-	\$ c.	\$ c.	\$ (c.
pany, and legally liable to assessment	5,000 86	149,396 23	154,397 0)9
Amount of all premium notes, after deducting all payments thereon and assessments levied	2,500 43	102,933 58	105,434 0)1
Amount of premium notes received during the year 1889	5,583 86	56,442 35	62,026 2	21
Residue of premium notes given for re-insurance		4,242 51	4,242 5	1

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th March, 1863.

President—CHAS. HENDRY.

Secretary-C. M. TAYLOR.

Unassessed premium note capital, \$179,598 74.

Deposited with Government of Ontario, \$13,585 par value.

ASSETS.

Cash value of real estate, less incumbrances	\$15,120	23
Cash value of mortgages	36,660	00
" shares, bonds, debentures and securities	11,464	00
Cash on deposit to the Company's credit, not drawn against, in the		
Molson's Bank, Waterloo	5,985	34
Cash on deposit to the Company's credit, receipt held by Government in		
same bank	3,585	00
Cash on hand at head office		89
Cash in agents' hands, acknowledged by them to be due and considered		
good	4,336	43
Amount unpaid of assessments levied during 1889	2,237	05
" of short date notes or due bills, less than one year overdue	3,784	28
" of premium notes in force, after deducting all payments thereon		
and assessment levied		
Less residue of premium notes given for re-insurance 5,745 63		
Section 1.	173,853	11
Amount of interest due and accrued	2,645	20
Rent	193	33
Total assets	\$259,864	86
LIABILITIES.		
Amount of losses resisted		
Amount of losses supposed		
	\$2,306	00
Amount required to re-insure all outstanding risks taken on the cash system,		
being 50 per cent. of gross premiums on all cash system policies in		
force at 31st December, 1899	43,299	39
force at 31st December, 1899		

RECEIPTS.

	m 1 / / / / / / / / / / / / / / / / / /		
Cash at head	office as per last statement (not extended) \$823 05		
Cash received	for matured municipal debenture	\$990	00
66	as first payments, being part payment of premium notes	24,602	80
6.	for assessment of 1889	36,828	13
66	" years prior to 1889	2,10 2	32
66	premiums on cash system	53,392	49
66	for interest	3,399	27
	transfer fees and additional premiums	694	39
4:	reinsurance policies	1,810	27
6.6	rent	591	67
46	refunded	9	00
Tota	il receipts	\$124,420	34

EXPENDITURE.

Expenses of Management:

Amount paid fo	r commission to agents, including bonus	\$18,799	32
6.6	law costs	914	46
46	fuel and light	208	17
6.6	investigation and adjustment of claims	1,145	80
66	statutory assessment, license, etc	305	15
66	printing, stationery and advertising	1,192	62
6.6	taxes and rent	358	00
66	salaries, directors' and auditors' fees	7,228	50
4.6	postage, telegrams and express	746	84
66	other expenses	1,033	19
Total expe	nses of management	\$31,932	05

Miscellaneous payments:

Cash paid for losses which or		\$72,669 95
Cash paid for re-insurance rebate, abatemen	at and returned premiums	8,122 77

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1889

System.	One year or less	Three years,	Total.
Insurance.	\$ c.	\$ c.	\$ c.
Mutual	1,355,786 00	4,116,789 67 7,545,903 74	4,116,789 67 8,901,689 74
Total	1,355,786 00	11,662,693 41	13,018,479 41
Mutual Cash	271,548 00	. 106,550 00 65,350 00	106,550 00 336,898 00
Total re-insurance	271,548 00	171,900 00	443,448 00
Net risks carried by Company at December 31st, 1889.	1,084,238 00	11,490,793 41	12,575,031 41

MOVEMENT IN RISKS.

	Number.	Amount.
Mutual System.		\$ c.
Policies in force 31st December, 1888 new and renewed during 1889	2,712 1,258	3,887,206 67 1,789,819 00
Gross number during 1889. Less expired and cancelled in 1889.	3,970 1,184	5,677,025 67 1,560,236 00
Net risks in force on mutual system 31st December, 1889	2,786	4,116,789 67
Policies in force 31st December, 1888	10,453 5,051	8,304,631 74 5,183,784 00
Gross number during 1889. Less expired and cancelled in 1889.	15,504 4,341	13,488,415 74 4,586,726 00
Net risks in force on cash system 31st December, 1889	11,163	8.901,689 74

CLASSIFICATION OF RISKS:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1889.

	Three year risks	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment. Amount of all premium notes, after deducting all payments thereon and assessments levied. Amount of premium notes received during the year 1889. Residue of premium notes given for re-insurance	339,925 67 179,593 74 122,965 60	\$ c. 339,925 67 179,598 74 122,965 60 5,745 63

THE MUTUAL FIRE INSURANCE COMPANY OF THE COUNTY OF WELLINGTON.

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

President-FRED. W. STONE.

Secretary—CHARLES DAVIDSON.

Unassessed premium note capital, \$279,668.15.

Deposited with Provincial Treasurer, \$10,000.*

ASSETS.

Cash value of securities held by Company	10,000	00
Guelph	6,439	91
Cash in agents' hands acknowledged by them to be due and considered good	603	18
Amount unpaid of assessments levied during 1889 " " in prior years (not ex-	1,097	51
tended) \$867 75	800	15
" unpaid due bills less than one year overdue" of premium notes in force, after deducting all payments thereon	800	19
and assessments levied	279,668	15
Total assets	\$298,608	90
		-
Liabilities.		
Amount of losses adjusted	\$683	
Amount required to re-insure all outstanding risks taken on cash system,	1,000	00
being 50 per cent. of gross premiums on all cash system policies in force at December 31st, 1889	1,147	13
Total liabilities	\$2,830	63
Total mannities	Ψ2,000	-
Receipts.		
Cash at head office, as per last statement (not extended) \$3,350 35	***	0.0
" received as first payments, being part payment of premium notes	\$10,288	
" " for assessments levied in 1889	17,345	3(
years prior to 1000	7,220 $2,070$	
" premiums on cash system	575	
" " promissory notes, etc	1,613	
" rent	100	
" carpenters' risks and fees	113	5(
" " other sources	197	2:
Total receipts	\$39,523	6.

EXPENDITURE.

Expenses of Management :

Amount paid	for commission to agents	85,117	88
4.6	law costs	336	41
4.6	fuel and light	56	73
4.6	investigation and adjustment of claims	240	61
6.5	statutory assessment and license fee	114	94
**	printing, stationery and advertising	715	40
ě c	rent and taxes	242	65
6.6	salaries, directors' and auditors' fees	4,619	15
6.6	travelling and inspectors' expenses	816	95
i.	postage, telegrams and express	426	08
ŀ	Expenses of management	\$12,686	811

Miscellaneous Payments:

Cash paid	for losses which occurred during 1889 \$18,205 02	
66	" prior to 1889 3,982 94	
	\$22,187 9	Ü
6.6	rebate, abatements and return d premiums 1,004 7	0
6.6	office furniture, etc	2
6.6	certain debentures 10,000 00	0
	Total Expenditure \$45,902 4	8

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1889.

System.	One year or less.	Three years.	Total.
Insurance. Mutual Cash Total	\$ c. 35,350 00 35,350 00	\$ c. 3,528,857 50 228,098 00 3,756,955 50	\$ c. 3,528,857 50 263,448 C0 3,792,305 50.

MOVEMENT IN RISKS.

	Number.	Amount.
Mutual System. Policies in force 31st December, 1888	3,052 794	\$ c. 3,914,277 50 1,034,639 00
Gross number during 1889 Less expired and cancelled in 1889 Net risks in force on mutual system, 31st December, 1889	3,846 1,089 2,757	4,948,916 50 1,420,059 00 3,528,857 50
Cash System.	281	266,548 00
Policies taken during 1889	281	266,548 00 3,100 00
Net risks in force on cash system 31st December, 1889	277	263,448 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

on Policies in force 31st December, 1889.

	Three year risks	Total.	
	\$ c.	\$	c,
Amount of face of all premium notes held by Company, and legally liable to assessment	353,341 63	353,341	63
Amount of all premium notes, after deducting all payments thereon and assessments levied	279,668 15	279,668	15
Amount of premium notes received during the year 1889	76,625 45	76,625	45

RECAPITULATION

OF

ASSETS, LIABILITIES, INCOME AND EXPENDITURE

OF ALL

CASH MUTUAL FIRE INSURANCE COMPANIES.



CASH-MUTUAL FIRE INSURANCE COMPANIES,

1889.
DECEMBER,
31sr
ENDING
YEAR
FOR
ASSETS

	ů		:	:	00 00	10 00°	:	:	 :	:	00 00
Subscribed Capital Stock Tracalled Capital Stock	务				80,000 00	112,500 00	:			:	192,500 00
Total Assets.	oe oe	50,071 22	27,950 39	278,949 47	68,208 91	49,200 28	51,428 08	140,372 13	259,864-86	298,608 90	1,224,654 24
All other Assets,	°C °C		1,511 99		1,015 80	2,378 91	992 82		193 33		6,092 88
Umasessed premium notes.	ಶ	37,222 63	9,305 62	151,491 58	11,852 50	23,210 18	13,311 73	101,191 50	173,853 111	279,668 151	831,107 00
Page 10 shrones sk no out	S S	:	:				2,355 82	3,072 61	2,237 05	1,097 51	8,762 99
Slind and satemates or due bills.						:	323 96	592 26	3,784 28,	800 15	5,500 65
Agents' Balances,	χ. Ο	2,149 30		3,881 65	2,349 88	:	2,032 54	1,286 49	4,336 43	603 18	16,639 47
Cash at Head Office and Bank Balances.	ತ	10,356 99		47,818 17	16,471 12	3,611 16	394 95	3,913 27	9,571 23	16, 439 91	14,213 89 108,576 80
Interwst due and accrued.	ઇ ૐ	342 30	7,632 78	1,958 07	769 28		16 26	850 00	2,645 20		14,213 89
Morgages, Honds, Debentures or other Securities.	ت چ		9,500 00	73,800 00	35,750 33	20,000 00	2,000 00	29,466 00	18,124 00		218,640 33
Value of Real Estate less	ن په					:			15,120 23		15,120 23
NAME OF COMPANY.		City Mutual, of London	Fire Insurance Exchange	Gore District Mutual	Hand-in-Hand	Millers' and Manufacturers'	Ontario Mutual	Perth County Mutual	Waterloo Mutual	Wellington Mutual	Total

Government Deposits as at 31st December, 1889, were as follows:—City Mutual, \$10,000,00; Gore District Mutual, \$20,000 00; Hand in-Hand, \$10,000,00; Millers, and Manufacturers, \$10,000,00; Ontario Mutual, \$2,000.00; Perth County Mutual, \$6,000.00; Waterbee Mutual, \$13,585.00; Pire Insurance Exchange, \$5,000.00 cash and Subscribed Guarantee Capital, \$200,000.00; Wellington Mutual, \$10,000.00; Wellington Mutual, \$10,000.00;

CASH MUTUAL FIRE INSURANCE COMPANIES.

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AsiH as annomA	€ ¥	1,513,398 00	1,433,618 00	7,931,947 00	2,112,599 00	2,049,563 00	2,859,487 00	5,547,529 00	13,018,479-41	3,792,305 50	40,258,920 91	
Zumber of Policies.	€.	1,506	609	7,112	809	474	4,296	5,165	13,049	3,034	36,748	
seifilidaid lasteT	.; ₩	18,882 99	3,586 26	26,968 91	7,634 22	1,408 39	24,677 06	8,797 71	45,605 39	2,830 63	140,321 56	
All other Liabilities.	i i		1,690 70		2,608 47	1,408 39		9 15			5,716 71	
.ensod bisqu'J	S.	6,000 00					12,625 09				18,625 09	
Unearned Premiums on Cash System Risks, calculated at 50 per cent, of Gross Pre- miums.	i F	5,339-14	1,895-56	24,648 08	5,025 75		7,110 00	8,718 56	43,209 39	1,147 13	97,183 61	
Losses unpaid at December 31st, 18s9, though subse-	÷	7,543 85		2,320 83			4,941-97		2,306 00	1,683 50	18,796 15	
NAME OF GOMPANY.		Colity Mutual, of London	Fire Insurance Exchange	Gore District Mutual	Hand-in-Hand	Milers' and Manufacturers'	Ontario Mutual	Perth County Mutual	Waterloo Mutual	Wellington		

CASH MUTUAL FIRE INSURANCE COMPANIES.

RECEIPTS FOR YEAR ENDING 31sr DECEMBER, 1889.

• Total.	ಲೆ ೫೨	26,897 63	16,103 25	104,606 01	36,369 41	44,397 63	20,592 81	47,424 64	124,420 34	39,523 65	460,335 37
Осћет Ѕоигсез,	ੂੰ ਅਤ	80 608		5,302 42		2,144 76	3,126 35	2,237 04	2,410 94	297 25	16,329 44
Mortgages discharged or Securities Sold.	ပ်			6,800 00°	5,500 00			4,458 00	00 066	1,613 63	19,361 63
Fees, Licenses, and Extra Premiums.	ပ် 99	62 46		405 19			83 55		694 39	113 50	1,356 09
Interest.	ઇ \$\$	434 45	501 50	5,438 00	2,155 76	1,124 29	156 68	1,510 13	3,399 27	575 20	15,295 25
Premiums on Cash System.	3 %	10,691 59	3,348 19	35,344 59	11,832 90		5,781 05	11,864 16	53,392 49	2,070 34	134,325 31
Вотгочед топеу.	÷	2,500 00									2,500 00
Assessments before 1889.	ಲೆ ಈ9			3,089 94			456 42	2,806 97	2,102 32	7,220 20	15,675 85
Assessments of 1889.	ာ •••	7,073 42		30,174 77			8,230 06	12,558 25	36,828 13	17,345 30	112,209 93
First payments on premium	65	5,326 06	12,253 56	18,054 10	16,880 75	41,128 58	2,758 70	11,990 09	24,602 80	10,288 23	143,282 87
NAME OF COMPANT.		GGity Mutual of London	Fire Insurance Exchange	Gore District Mutual	Hand in Hand	Millers and Manufacturers'	Ontario Mutual	Perth County Mutual	Waterloo Mutual	Wellington Mutual	Total

CASH.MUTUAL FIRE INSURANCE COMPANÍES.

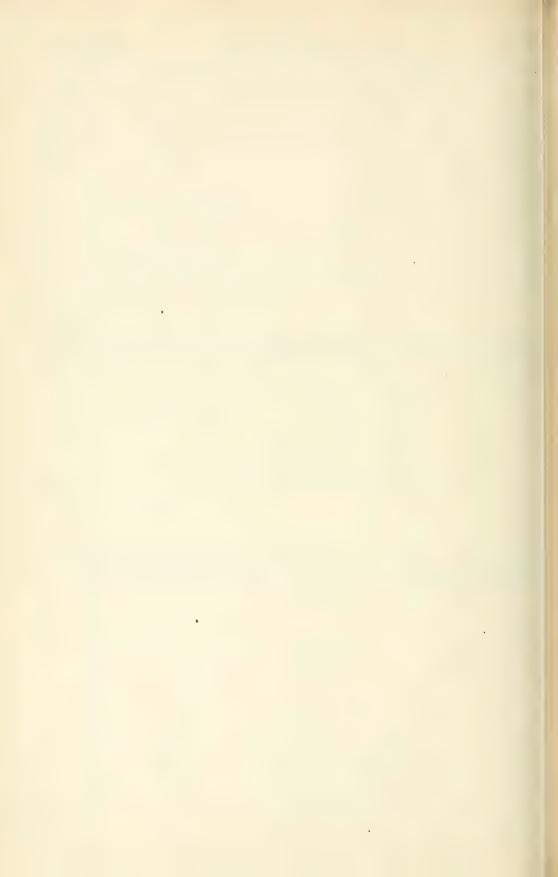
EXPENDITURES FOR YEAR ENDING 31ST DECEMBER, 1889.

Total.	ಲೆ ಅ ಕ	27,651 25	16,298 08	91,634 %	37,403 70	56,969 75	20,682 71	48,419 94	112,724 77	45,902 48	457,687.54
All other Payments.	:i	132 35	98 [89	436 20	2,500 00	5,153 08	1,234 04	817 39		23 02	10,727 93
Salaries and General Expenses Account.	. j	1,352 46	2,796 96	8,892 17	2,598 35	7,383 59	3,114 66	1,770 85	11,913 12	7,117 57	52,939 73
Statutory Assessments, also Fees for Lifeenses and Cer.	ć Æ	37 65	97 59	200 34	88 69,	78 52	60 66	155 97	305 15	114 94	1,164 61
.devredul.	%	365 06					902 45				1,267 51
Repayment of loans.	<i>ċ</i> %	2,300 00		:	:		2,198 44			:	4,693 44
Melane and Perunal Perunal	÷.	. 25 GS2	1,000,54	1,801-82	1,648 03	3,099 83	89 88	2,111 45	3,609 35	1,004 70	14,749 47
Reinsmanne.	් ණ	1,577 88	2,121 56	6,993 35	6,537 74	14,834 86	232 70	1,717 93	4,513 22		38,529 24
Costs in Law and Equity.	ઇ જુક	101 73		Fe se	3 00		445 26	1,073 03	914 46	336 41	2,932 42
ot sunod bus noissimmed	<i>i</i> ₩	3,555 85	800 53	14,177 48	4,348.86		2,005 00	6,167 13	18,799 32	5,117.88	55,072 05
kessel to bind funout.	: %	14,718 75	4,892 38	48,774.96	7,379 03	26,419 87	10,362 45	23,121 09	72,669 95	22,187 96	230,026 44
Іпуезтиепт.	ပ် •		4,500 00	10,300 00	12,300 00			8,485 10		00 000.01	45,585 10
NAME OF COMPANT.		O'City Mutual of London	Fire Insurance Exchange	Gore District Mutual	Hand in Hand	Millers and Manufacturers'.	Ontario Mutual	Perth County Mutual	Waterloo Mutual	Wellington Mutual	Total

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1889.

Note:—To avoid delay in publication, the Companies comprised in this class are not arranged in rubbited or let; but the statement of any company can be readily found by referring to the Index-gister at the end of the volume.



STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

Note. -To avoid delay in publication, the Companies comprised in this class are not arranged in alphabetical order; but the statement of any Company can be readily found by referring to the Index-Register at the end of the volume.

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.*

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

President-Hugo Kranz.

Secretary - WM. OELSCHLAGER.

Unassessed premium note capital, \$172,456.00.

Assets.		
Cash value of mortgages on real estate	\$26,758 2	28
Cash value of real estate	15,000 (
Cash on deposit to Company's credit in Canadian Bank of Commerce	11,070 6	66
Cash in Agent's hands, acknowledged by them to be due, and considered		
good	109 3	32
Amount unpaid of assessments levied during 1889	1,610 8	85
" in prior years (not extended). \$45.50		
Amount of short date notes, or due bills, less than one year overdue	1,078 9	92
" premium notes in force after deducting all payments thereon		
and assessments levied		
Less premium notes given for re-insurance	61.60.000	00
Amount of interest due and accurat	\$169,960	
Amount of interest due and accrued.	528 3 42 3	
rent	#2 +	U
Total assets	\$996 158	84
±0001 000010 1144.4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$220,100	
LIABILITIES.		
Amount of loss reported	\$1,145 (00
TP-4-11' 1'1'4'	A1 145	
Total liabilities	\$1,145	00
Receipts.		
(Rech at head office or new last statement (not extended) \$6.628.00		
Cash at head office, as per last statement (not extended) \$6,638 09	215 255	0.4
Cash received as first payments, being part payment of premium notes	\$15,355	
Cash received as first payments, being part payment of premium notes for assessments levied in 1889	18,525 (00
Cash received as first payments, being part payment of premium notes for assessments levied in 1889 for assessments levied in years prior to 1889	18,525 (1,325 8	00 85
Cash received as first payments, being part payment of premium notes for assessments levied in 1889 for assessments levied in years prior to 1889 for interest	18,525 (00 85 77
Cash received as first payments, being part payment of premium notes for assessments levied in 1889 for assessments levied in years prior to 1889 for interest	18,525 (1,325 8 2,475 (00 85 77 25
Cash received as first payments, being part payment of premium notes for assessments levied in 1889 for assessments levied in years prior to 1889 for interest for transfer fees	18,525 (1,325 8 2,475 (101 2	00 85 77 25
Cash received as first payments, being part payment of premium notes for assessments levied in 1889 for assessments levied in years prior to 1889 for interest for transfer fees	18,525 (1,325 8 2,475 (101 2	00 85 77 25 00

^{*}The Economical Mutual Fire Insurance Company having deposited in the Provincial Treasury approved securities to the amount of \$20,811.28, was licensed on the 1st July, 1890, to transact insurance upon the Cash plan as well as upon the Mutual plan.

EXPENDITURE.

Expenses of M	anagement:		
Amount n	aid for commission to agents	\$4,334	42
	statutory assessment	104	5]
1.6	printing, stationery and advertising	1,030	84
44	salaries, directors and auditors' fees	4,052	58
66	postage, telegrams and express	380	94
66	fuel and light	235	0(
44	taxes	145	8:
66	travelling expenses	651	38
66	costs, law	70	71
46	other expenses	46	05
	outer superior perior to the territorial to the ter		
Expe	nses of management	\$11,052	3(
Miscellaneous .	Payments:		
Cash paid	for losses which occurred during 1889	\$14,342	18
	re-insurance	540	4
66	rebate, abatement and returned premiums	166	6:
4.6	present to manager	137	01
6.6	building expenses	752	7
Total	expenditure	\$ 26,991	21

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 18 ...

System.	Three years.	Total.
	& c.	
Mutual	5,001,181 60	5,001,181 00
Re-insured	43,050 00	43,050 00
Net risks actually carried by Company	4,958,131 00	4,958,131 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1888	4,326	4,330,712 00
" new and renewed during 1889	2,140	2,175,706 00
Gross number during 1889	6,466	6,506,418 00
Less expired and cancelled in 1889	1,566	1,505,237 00
Net risks in force on mutual system 31st December, 1889	4,900	5,001,181 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Total.
	\$ c.	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	259,316 00	259,316 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	172,456 00	172,456 00
Amount of premium notes received during the year 1889	109,404 00	109,404-00
Residue of premium notes given for re-insurance		2,490 04

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAULS.

Commenced business 21st April, 1884.

President—Duncan McIntosh. Secretary—Peter Smith.

Unassessed premium note capital, \$22,854.70.

Cash on hand at head office	8222	94
Amount of assessment levied during 1889	27	37
" prior year (not extended) \$4 58		
" premium notes in force, after deducting all payments thereon		
and assessments levied	22,854	70
Total assets	\$23 105	01
Liabilities. — None.		
Receipts.		
Cash at head office, as per last statement (not extended) \$183 01		
Cash received for assessments levied during 1889	\$×49	00
" prior to 1889	20	52
Borrowed	550	00
Total receipts	\$1,419	5:
Expenditure.		
Expenses of Management:		
Amount paid for rent	31	5(
" interest	9	6:
otatutawa aggagement and ligance	19	86
statutory assessment and needse	10	
salaries, etc	36	01
statutory assessment and needse	-	
salaries, etc	36	0(
statutory assessment and needse salaries, etc printing, stationery and advertising	36 10	00
statutory assessment and needse salaries, etc printing, stationery and advertising postage, telegrams and express, etc	36 10 10	00
statutory assessment and needse salaries, etc printing, stationery and advertising postage, telegrams and express, etc investigation of claims	36 10 10	0(
salaries, etc printing, stationery and advertising postage, telegrams and express, etc investigation of claims levying of assessment	36 10 10 8 20	0(0(0(0(0(0(0(0(0(0(0(0(0(0
salaries, etc printing, stationery and advertising postage, telegrams and express, etc investigation of claims levying of assessment Total expenses of management	36 10 10 8 20	0(0; 0(0(0, 5,

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Five years.	Total.
Mutual	\$516,505 00	\$209,480 90	\$ 725,985 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force December 31st, 1888	373	\$646,655 00
" taken during 1889	170	303,320 00
Gross number during 1889	543	949,975 00
Less expired and cancelled in 1889	146	223,990 00
Net risks in force on mutual system 31st December, 1889	397	\$ 725,985 00

CLASSIFICATION OF RISKS:

Isolated and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

	Three years.	Five Years.	Total.
Amount of face of all premium notes held by the Company, and legally liable to assessment Amount of all premium notes on Policies in force December 31st, 1889, after deducting all payments	\$16,166 55	\$8,459 19	\$ 24,625 7 4
thereon, and assessments levied	15,404 06	7,450 64	22,854 70
amount of premium notes received during the year	9,438 10		9,438 10

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

President -- ALEX. McCorquodale.

Secretary - JAMES MUNRO.

Unassessed premium note capital, \$29,749.08.

Assets.

Cash at head office	\$710 87
Amount of premium notes in force after deducting all payments thereon and assessments levied	29,749 08
Amount unpaid of assessments of 1889.	432 15
" prior to 1889 (not extended) \$43 74	•

Total assets	\$30,892 10
Liabilities.	
Amount of losses adjusted	\$573 30
" borrowed money	740 00
" interest accrued on above	20 88
Amount due directors	9 00
Total liabilities	\$1,343 18
Total naturates	\$1,540 10
Receipts.	
Cash at head office as per last statement (not extended) \$138 59	
Cash received for assessments levied during 1889	\$3,624 09
" " in prior years	44 23
Cash borrowed	740 00
Total receipts	\$4,410 02
Expenditure.	
Expenses of Management:	
Cash paid for printing, stationery, postage and advertising	\$41 90
statutory assessment and license	25 02
rent	14 00 266 70
salaries, etc	16 07
Total expenses of management	\$363 69
Cash paid for losses during 1889.	3,474 05
Total expenditure	\$3,837 74

Amount covered by Policies in force 31st December, 1889.

System.	Two years.	Three years.	Four years.	Five years.	Total.
Mutual	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
	1,000 00	520,630 00	3,700 00	366,725 00	892,055 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1888	681	866,855 00
" taken during 1889 and renewed	269	321,075 00
Gross number during 1889	950	1,187,930 00
Deduct expired and cancelled in 1889	250	295,875 00
Net risks in force at December 31st, 1889	700	892,055 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Two year risks.	Three year risks.	Four year risks.	Five year risks.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ e.
Amount of face of all premium notes held by Company, and legally liable to assessment	40 00	20,622 75	148 00	14,883 50	35,694 25
Amount of all premium notes after de- ducting all payments thereon and assessments levied	34 12	18,613 66	72 03	11,029 27	29,749 08
Amount of premium notes received dur- ing the year 1889		12,842 25			12,842 25

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

President—James Craig. Secretary—Henry Anderson,

310 91

Unassessed premium note capital, \$27,416.68.

Cash at head office \$19 31	
Cash on deposit to the Company's credit, not drawn against, in	
the Canadian Trust and Loan Company, London 3,666 91	
London Loan and Savings Company, London	
Huron and Erie " "	
	\$10,862 11
Amount of premium notes in force, after deducting all payments thereon	
and assessments levied	27,416 68
m + 1 4-	\$20 070 70
Total assets	\$38,278 79
Liabilities.—None.	
Receipts.	
Cash at head office, on deposit as per last statement (not ex-	
tended)	
Cash received for fees, at taking of applications	\$186 89
" for assessments levied in 1889	2,258 74
" interest	546 38
	AD 000 01
Total receipts	\$2,992 01
Evaporation	
Expenses of Management:	
Amount paid for investigation, adjustment of claims, printing, etc	\$113 68
statutory assessment and license	33 18
" salaries, directors' and auditors' fees	433 00
Total expenses of management	\$584 86
W: 2 D	
Miscellaneous Payments:	0 509 10
Cash paid for losses which occurred during 1889	2,523 16
Total expenditure	\$ 3,108 02
66	

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Five Years.	Total.
Mutual	\$ c.	\$ c.	\$ c.
	744,920 00	517,800 00	1,262,720 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1888	832	1,226,530 00
" new and renewed during 1889	259	398,730 00
Gross number during 1889	1,091	1,625,260 00
Less expired and cancelled in 1889	236	362,540 00
Net risks in force 31st December, 1889	855	1,262,720 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Five year risks.	Total.
	\$ c.	\$ c.	\$ e.
Amount of face of all premium notes held by Company, and legally liable to assessment	22,347 60	10,356 40	32,704 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	20,685 28	6,731 40	27,416 68
Amount of premium notes received during the year 1889.	11,961 90		11,961 90

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MT. ELGIN.

Commenced business May 18th, 1887.

President-W. NANCEKIVELL. Secretary-ALEX. BELL.

Unassessed premium note capital, \$12,874.35.

Cash on deposit at agency of Traders' Bank, Ingersoll Amount unpaid of assessment levied in 1889 Amount of unassessed premium note capital Total.	\$590 64 12,874 \$13,529	25 35
LIABILITIES.		
Amount of loss reported	\$1,900	00
Total liabilities	\$1,900	00
Receipts.		
the first of the second of the		
Amount of cash at head office, as per last statement (not extended) \$215.27	21.07	C 1
received for first payment of disposite on promitant notes.	\$187	
assessment levice during 1000	345	
" from agents' arrears	45	14
Total income	\$578	68
Expenditure.		
Expenses of Management:		
Amount paid for statutory assessment and license	\$11	78
" printing, stationery, advertising and postage	22	
salaries, directors' and auditors' fees	118	
" investigation of claims		00
" postages, etc.		00
postages, etc		
Total expenses of management	\$160	68
-Amount paid for losses during 1889	. 39	00
" rebate	3	85
Total expenditure	\$203	53

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Total.
Mutual	\$ c. 399,847 00	\$ c. 399, 847 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Amount covered by policies in force 31st December, 1888	176	\$ c. 294,918 00
Policies taken during 1889	60	107,645 00
Gross number and amount during 1889	236	402,563 00
Less expired during 1889	2	2,716 00
Net risks in force 31st December, 1889	234	399,847 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ c. 13,979 53	\$ c. 13,979 53
Amount of all premium notes, after deducting all payments thereon and assessments levied	12,874 35	12 874 35
Amount of premium notes received during the year 1889	3,754 32	3,754 32

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 8, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

President- JNO. ROEDDING.

Secretary-GEO. HOPF,

Unassessed premium note capita!, \$34,281.75.

ASSETS.

Actual cash on hand at head office......\$2 60

to Company's credit in Standard Bank, Harrison 218 55		
	\$221	15
Amount of premium notes in force, after deducting all payments thereon and assessments levied	24 021	75
	34,281	
Amount of membership fees	10	
Total assets	\$34,512	90
Liabilities. — None.		
Receipts.		
'Cash at head office and in bank, as per last statement (not		
extended)		
'Cash received for membership fees, (not being part payment of premium		
notes)	\$62	00
Cash received for fee	1	00
" for assessments levied in year 1889	9	00
for interest	10	90
Total receipts	\$82	90
EXPENDITURE.		
Expenses of Management:		
Amount paid for statutory assessment and license	\$27	91
" printing, stationery and advertising	19	50
salaries, directors' and auditors' fees	104	00
"travelling expenses	7	00
postage, telegrams and express	51	44
Total expense of management	\$163	85
Amount of loss which occurred during 1889	51	55
Total expenditure	\$215	40
70		

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Five years.	Total.
Mutual	\$ c. 667,245 00	\$ c. 406,185 00	\$ c. 1,073,430 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force December 31st, 1888	761 212	\$ c. 997,165 00 289,985 00
Gross number during 1889 Less expired and cancelled in 1889	973 171	1,287,150 00 213,720 00
Net risks in force on mutual system 31st December, 1889	802	1,073,430 00

CLASSIFICATION OF RISKS:

Farm and Non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three years r	risks	Five years r	isks.	Total.	
Amount of face of all premium notes held by Company and legelly liable to assessment		c. 00	\$ 9,935	e. 75	\$ 34,281	c. 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	24,336	00	9,935	75	34,281	75
Amount of premium notes received during the year 1889	10,663	87			10,663	87

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER. .

Commenced business June 3rd, 1872.

President-Samuel Kirkland. Secretary-Alex. Adamson

Unassessed premium note capital, \$23,435.12.

Cash on hand at head office		
Cash on deposit, to the Company's credit in Hamilton Bank,		
Wingham agency		
Cash in Post Office Savings Bank, Teeswater	0:00	
	\$933	
Amount unpaid of assessments levied during 1889	104	61
" " before 1889 (not extended) \$6 34		
" of premium notes in force, after deducting all payments thereon		
and assessments levied	23,435	12
Total arceta	004 470	01
Total assets	\$24,472	91
LIABILITIES—None.		
LIABILITIES—140He.		
Receipts.		
0.1 /1 1 0 1 1 / / / 1 1		
Cash at head office, as per last statement (not extended) \$753 00	3.174	1.3
Cash received for assessments levied in 1889	\$254	
years prior to 1009	80	
" interest	22	05
Total receipts	\$356	31
2000	—	
Expenditure.		
Expenses of Management:		
Amount paid for legal advice	\$10	25
" statutory assessment and license	18	13
" salaries, directors' and auditors' fees	103	00
" printing, stationery, advertising and postage	21	80.
" rent	12	00
postage	3	55
" sundries	-	50
Total expenditure	\$176	23.

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Total.
Mutual	\$ c. 602,015 00	\$ c. 602,015 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	395	\$ c. 571,263 00
" new and renewed during 1889	194	253,573 00
Gross number during 1889	589	824,836 00
Less expired and cancelled in 1889	146	222,821 00
Net risks in force on mutual system on 31st December, 1889	443	602,015 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Total.
	\$ c.	
Amount of face of all premium notes held by Company, and legally liable to assessment	24,080 60	
Amount of all premium notes, after deducting all payments thereon, and assessments levied	23,435 12	• • • • • • • • • • • • • • • • • • • •
Amount of premium notes received during the year 1889	10,142 92	

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

President - DAVID REA. Secretary-HUGH BLACK.

Unassessed premium note capital, \$14,803.02.

Actual cash in hand at head office	
Cash on deposit to the Company's credit, not drawn against, in the Central Bank, Guelph, balance	A2 000 =1
Amount of assessments levied during 1889	\$2,300 71 29 75
and assessments levied	14,803 02
Total assets	\$17.133 48
LIABILITIES.—None.	
RECEIPTS.	
Cash on hand as per last statement (not extended) \$578 66	
Cash received as first payments, being part payment of prmium notes	\$ 146 17
for assessments levied in 1889	35 05
" for assessments levied in prior years	13 93
" for interest	58 96
Total receipts	\$254 41
Expenditure.	
Expenses of Management:	
Amount paid for statutory assessment and license	\$14 54
ri printing, postage, etc	22 53
" salaries, directors' and auditors' fees	41 00
" rent	2 00
" law costs	2 00
" investigation of clains	4 00
" travelling expenses	8 00
Total expenses of management	94 07
Amount paid for losses which occurred during 1889	15 00
Total expenditure	\$109 07

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Total.
Mutual	\$ c. 419 550 00	\$ c. 419,550 00

MOVEMENT OF RISKS.

Mutual System

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1889	210	414,975 00
" new and renewed during 1889	81	118,350 00
Fross number during 1889	291	533,325 00
Less expired and cancelled in 1889	79	113,775 00
Net risks in force on mutual system 31st December, 1889	212	419,550 00

CLASSIFICATION OF RISKS.

Isolated and non-hazardous,

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Total.
	\$ c.	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	15,965 50	
Amount of premium notes, after deducting all payments thereon and assessments levied	14,803 02	
Amount of premium notes received during the year 1889	5,453 50	

\$1,462 83

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

President-	WILLIAM	TAYLOR.
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Secretary-John BEATTIE

Unassessed premium note capital, \$51,267.31.

ASSETS.

Amount unpaid of assessments levied during 1889	\$742 77
" in prior years (not extended). \$756 76	ф≀ж⊒ ≀≀
Amount of short date notes or due bills, less than one year overdue	169 05
due (not extended)	
Amount of premium notes in force, after deducting all payments thereon	
and assessments levied	51,267 31
Total assets	<u>\$52,179 1</u> 3
Liabilities.	
Amount of losses adjusted	\$3,500 00
money borrowed from treasurer	544 89
Total liabilities	\$4,044 89
Total habilities	\$4,U44 69
Receipts.	
Cash at head office as per last statement (not extended) \$130-66	
Cash received as first payments, being part payment of premium notes	\$518 22
" for assessments levied in 1889	3,653 72
" " years prior to 1889" for bills receivable	434 65 $215 87$
" for interest	13 73
" on loan	
" for extra premiums	18 88
Total receipts	\$13,755 07
•	
Expenditure.	
Expenses of Management:	
Amount paid for interest	\$364 32
investigation and adjustment of claims	31 90
" statutory assessment and license fee printing, stationery and advertising	50 86 63 20
" commission, being fees on applications	429 00
"salaries, directors' and auditors' fees	459 54
postage, telegrams and express	51 56
" travelling expenses other expenses	10 00 2 45
Ovnor expenses	

Expenses of management (Carried forward)

Expression of the control of the con	
Expenses of management (Brought forward)	1,462 83
Miscellaneous Payments:	
Cash paid for losses which occurred prior to 1889 2,350	
" during 1889 1,406 88	3,756 88
" rebate	10 91
Repayment of loans	9,200 00
Total expenditure	14,430 62

Amount covered by Polices in force 31st December, 1889.

System.	Three years.	Total,
Mutual	\$ c. I,784,352	\$ c. 1,784,352 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	1,523	\$ c. 1,995,652 00
" new and renewed during 1889	284	370,210 00
Gross number and amount during 1889	1,807	2,365,862 00
Less expired and cancelled in 1889	437	581,510 00
Net risks in force on mutual system, 31st December, 1889	1,370	1,784,352 00

CLASSIFICATION OF RISKS. Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

	Three years risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ c. 69,358 03	\$ c. 69,358 03
Amount of all premium notes, after deducting all payments thereon and assessments levied	51,267 31	51,267 31
Amount of premium notes received during the year 1889	14,197 42	14,197 42

THE HURON AND MIDDLESEX MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LONDON.

Commenced business 17th September, 1878.

President-L. C. LEONARD.

Secretary-John Stephenson.

Unassessed premium note capital, \$96,779.65.

Actual cash on hand at head office	
London	
1,074 69	\$2,188 34
Cash in agents' hands, acknowledged by them to be due and considered	
good	1,344 33
Amount unpaid of assessments levied during 1889	4,058 67
" before 1888 (not ex-	
tended) 81,045 02	
" short date notes or due bills less than one	
year overdue	1,641 78
Amount of premium notes in force, after deducting all pay-	
ments thereon and assessments levied \$96,779 65	
" less residue of premium notes given for re-insurance. 1,169 85	95,609 80
Total assets	\$104,842 92
LIABILITIES.	
Amount of losses adjusted	\$3,695 87
" loans from banks	4,461 73
" salaries unpaid	647 11
Total liabilities	\$8,804 71
CASH RECEIPTS.	
(1 1 1 1 0 0 1 1 1 0 0 1 1 1 1 1 1 1 1 1	
Cash at head office, as per statement (not extended)	š1 a 3 (n . 25
Cash received as first payments, being part payment of premium notes	\$19,249 25
Cash received as first payments, being part payment of premium notes "for assessments levied in 1889	19.280 58
Cash received as first payments, being part payment of premium notes for assessments levied in 1889	,

\$40,553 05

	Brought forward	\$39,884	33
ash receive	ed for interest	56	40
£ t	from transfers and extra premiums	229	50
66	from survey fees	26	50
"	from rent	20	00
1	Total receipts	\$40,216	7:
	Expenditure.		
lxpenses o	f Management :		
Amour	nt paid for commission to agents	\$5,437	7
	" fuel and light	15	
	" investigation and adjustment of claim	386	
	" interest	452	1
	·· statutory assessment	62	8
	" printing, stationery and advertising	596	9
	" rent and taxes	182	3
	" salaries, directors' and auditors' fees	2,936	9
	" travelling expenses	571	1
	" postage, telegrams and express	523	4
	" law costs	297	9
	" mercantile agency	60	0
	" incidental expenses	29	0
Е	xpenses of management	\$11,553	2
Miscellaneo	us Payments:		
Clack	noid for logger which occurred prior to 1990		
Cash	paid for losses which occurred prior to 1889 \$3,848 25 " during 1889		
	21,007 80	\$25,516	0
<i>c</i> :	re-insurance	545	
4.6		2,042	
. 6	-	34	
66		523	
	10 to 011100 10111110110, 000 11.111	740	

Total expenditure.....

Amount covered by Polices in force 31st December, 1889.

System.	One year or less.	Three years.	Total.
Mutual	\$ c. 338,664 00	\$ c. 2,528,410 00	\$ c. 2,867,074 00
Re-insured		20,875 00	20,875 00
Net risks carried by Company 31st December, 1889	338,664 00	2,507,535 00	2,846,199 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	3,366	\$ c. 2,518,061 00
" new and renewed during 1889	1,721	1,464,913 00
Gross number during 1889	5,087	3,982,974 00
Less expired and cancelled in 1889	1,468	1,115,900 00
Net risks in force 31st December, 1889	3,619	2,867,074 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

	One year risks.	Three year risks.	Total.
Face of premium notes held by Company and legally liable to assessment Amount of all premium notes, December 31st, 1889,	\$ c.	\$ c. 145,560 54	\$ c. 162,977 63
after deducting all payments thereon and assess- ments levied			96,779 65
Amount of premium notes received during the year 1889	17,626 69	59,923 82	77,550 51
Residue of premium notes given for re-insurance dur- ing the year 1889		• • • • • • • • • • • • • • • • • • • •	1,169 85

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

President - JACUB G. BATZNER.

Manager-Levi Staupper.

Unassessed premium note capital, \$119,538.32.

Uash on hand at head office	\$180 83
Amount unpaid of assessments levied during 1889	571 65
" in prior years (not extended).\$129 19	
" of premium notes in force, after deducting all payments thereon	
and assessments levied	119,538 32
Total assets	\$120,290 80
Liabilities.—None.	
Receipts.	
Wash at head office, as per last statement (not extended) \$381-98	
Cash received for assessments levied in 1889	3,195 00
years prior to 1889	310 26
Uash borrowed	2,427 00
Total receipts	5,932 26
Expenditure.	
Superses of Management:	
Amount paid for investigation and adjustment of claims	13 00
" interest	40 19
" statutory assessment and license fee	61 84
". printing, stationery and advertising	35 25
salaries, directors' and auditors' fees	546 00
" postage, telegrams and express	39 57
" rent and taxes	5 00
other expenses	35 54
Expenses of management	\$776 39
Munellaneous Payments:	
Oash paid for losses which occurred during 1889.	2,930 02
" loans repaid	2,427 00
Total expenditure	\$6,133 41
6 (IN.) 81	

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Four years.	Five years.	Turn
Mutual	\$ c.	\$ c.	\$ c.	\$ c.
	930,929 00	474,575 00	1,149,620 00	2,555,124 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Augo Act.
		\$ c.
Policies in force 31st December, 1888	1,344	2.473,644-00
new and renewed during 1889	354	681,575 00
Gross number during 1889	1,698	# 155,219 00
Less expired and cancelled in 1889	320	500,095 ÓÔ
Net risks in force on mutual system December 3 ist, 1889	1,378	2,555,124 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year	risks.	Four	year	risks.	Five	yrar	Hrks.	Тосы	
		С.		8	c.	,	5	1*,	*	<u>.</u>
Amount of face of all premium notes held by Company, and legally liable to assessment		00	2	23,982	. OO		66.10t	53	157, 420 5	53
Amount of premium notes, after de- ducting all payments thereon and assessments levied	45,218	00	7	23,548	89		50,771	43	119,538 3	52
Amount of premium notes received during the year 1889	10,629	00	•1	23,982	00				34,611 0	vo

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 15th May, 1856.

President-B. O. HOWELL.

Secretary-WM. DEANS

Unassessed premium note capital, \$171,416.37.

Assets.

Cash on hand at head office Amount unpaid of assessments levied during 1889 of assessments levied before 1889 (not extended)\$97.73 of premium notes in force, after deducting all payments thereon	\$423 440	
and assessments levied	171,416	37
Total assets	\$172,279	36
LIABILITIES - Nil.		
Receipts.		
Cash at head office, per last year statement (not extended)\$1,003-03 Cash received for assessments levied in 1889 in years prior to 1889 for interest Cash borrowed All other receipts	\$5,048 460 11 250 5	67
Total receipts	\$5,775	
Expenditure.		
Expenses of Management:		
Amount paid for statutory assessment and license fee. "printing, stationery and advertising. "rent and taxes. "salaries, directors' and auditors' fees. "Postage, telegrams and express. "investigation and adjustment of claims. "law costs. "interest.	\$97 74 72 635 40 33 74 7	78 75 40 23 20 60 30
Total expenses of management	\$1,035	45.7
Miscellaneous Payments:		
Cash paid for losses that occurred during 1889 \$5,014 03 " repayment of loan. 250 00 " sundries. 55 75		
	\$5,310	78
Total expenditure	\$ 6,355	46

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Four years.	Five years.	Total.
Minmal	\$ c. 1,815,350 00	\$ c. 387,350 00	\$ c. 1,898,060 00	8 c. 4,100,760 ∞

MOVEMENT IN RISKS.

Mutual System.

N	Amouns.
Number.	Ammus.
acres - An American	8 c.
1,719	4,019,334 (10
357	829,600 00
2,076	4,848,934 00
329	748,174 00
1,747	4,100,760 00
	357 2,076 329

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year r	isks. Fon	ır year ri	isks.	Five year risk	rs. Total.	
	8	c.	\$	с.	\$ c		e.
Amount of face of all premium notes held by Company, and legally liable to assessment		(19	16,893	00	88,981 00	185,004	00
Amount of all premium notes, after deducting all payments thereou and assessments levied		63	16,650	13	79,641 6	171,416	27
Amount of premium notes received during the year 1889	19,327	50	16,893	00	,	36,230	50

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

President-HENRY HEYROCK.

Secretary-HENRY EILBER.

Unassessed premium note capital, \$54,677.67.

	ASSETS.		
Cas	sh on hand at head office\$29 93		
	" deposit in Molson's Bank, Exeter 4,300 00		
	manufungarillada ananan ya yanda dau	\$4,329	95
An	nount of unpaid assessments levied during 1889	31	2.1
	" premium notes in force, after deducting all payments thereon		
	and assessments levied	54,677	67
	70.4.3	\$59,088	24.11
	Total assets	Φ99,000	13.46
	LIABILITIES.—None.		
	Receipts.		
Cas	sh at head office, as per last statement (not extended)		
Cas	sh received as first payments being part payment of premium notes	\$236	黄わり
	" for assessments levied during 1889	4,566	37
	" " before 1889	1	30
	interest	9	32
	" salvage, burnt grain	15	50
	Total receipts	\$4,829	49
	EXPENDITURE.		
Ex	penses of Management:		
	Amount paid for commission	\$149	
	" statutory assessment and license fee	19	93
	" printing, stationery and advertising	103	75
	" salaries, directors' and auditors' fees	285	75
	'travelling expenses	19	, H_(*
	postage, telegrams and express	54	73.
	" investigation and adjustment of claims	3	(1)
	interest	ī	95
	other expenses	16	90)
	Expenses of management	\$695	ň:
M	iscellaneous Payments:	51 85 /1 2	
	Cash paid for losses which occurred during 1889	\$593	35
	Total expenditure	\$1,288	84

Amount covered by Policies in force 31st December, 1884.

System.	Three years.	Four years	Fixe years.	Total:
Musina System	\$ c. 781,045 00	\$ c. 341,439 00	\$ c. 929,667 00	\$ c. 2,052,151 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amoune.
Politics in force 31st December, 1888	1,424	\$ c. 1,955,192 00
new and renewed during 1889	322	422,639 00
**ress number during 1889	1,746	2,377,831 00
Less expired and cancelled in 1889	249	375,680 00
Net neks in force on mutual system 31st December, 1889	1,497	2,052,151 00

CLASSIFICATION OF RISKS:

Isolated and Non hazardous,

PREMIUM NOTES OR UNDERTAKINGS

	Four years risks.	Total risks.
hucant of face of all premium notes held by Company, and legally	8 c.	₹ c.
liable to assessment	62,024 29	62,024 29
Amount of all premium notes, after deducting all payments thereon and assessments levied	* * * * * * * * * * * * * * * * * * * *	24 077 37
	54,677 67	54,677 67
Amount of premium notes received during the year 1889	15,109 50	15,109 50

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business Man. 1859.

fresid nt-Duncan McFarlane. Secretary-James Scott.

Unassessed premium note capital, \$13,486.98.

Uash on hand at head office		
Guelph	\$150	0.4
Amount unpid of assessments levied before 1839 (not extended) \$10-20	\$452	174
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied		
Less residue of premium notes given for reinsurance		
	13,458	90
Total assets	\$13,910	94
Liabilities—None.		
D		
Receipts.		
Uash at head office as per last statement (not extended)\$320-30 Uash received for membership fees, not being part payment of premium		
notes	84	
Cash received at first payments, being part payment of premium notes . for assessments levied before 1889	175	-
interest		14
Total receipts	\$207	83
Expenditure.		
Expenses of Management:		
Amount paid for statutory assessment and license fee	\$16	19
printing, stationery and advertising	23	75
salaries, directors' and auditors' fees	. 4	00 35
" postage, telegrams and express travelling expenses		00
Total expenses of management	\$ 54	29
Amount paid for reinsurance	20	80
" rebate	1	00
Total expenditure	\$76	09
QP+		

Amount covered by Policies in force \$1st December, 1889.

System.	Three years.	Tite
Mutual	\$ c. 496,655 00	\$ 496,655 00
Amount carried by Company 31st December, 1889	496,655 00	496,655 00
Re-insured	3,000 00	3,000 00
Net risks carried by Company 31st December, 1889.	493,655 00	493,655 (0)

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount
	Number,	Auston
Policies in force 31st December, 1888	259	\$ 5. 481,710 00
roncies in force 51st December, 1000		
" new and renewed during 1889	93	183,000 00
ross number during 1889	352	664,710 90
Less expired or cancelled in 1889.	94	168,055 00
et risks in force 31st December 1889	258	196,655 %

CLASSIFICATION OF RISKS.

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year r	isks.	Tors	
Amount of face of all premium notes held by Company and legally	\$	c.	\$	c.
liable to assessment.	14,173	40	14,173	41)
Amount of all premium notes, after deducting all payments thereon and assessments levied.		98	13, 436	98
Amount of premium notes received during the year 1889	5,491	00	5,491	00
Residue of premium notes given for re-insurance			23	92

QUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 6, CON. 1, DIV. B.

Commenced business 16th February, 1860.

President-John Hobson.

Secretary-WM. WHITELAW.

Unassessed note capital, \$23,725.91.

Actual cash on hand at heal office. " deposit in Bank of Commerce in Guelph	\$48 05 302 31
and assessments levied	23,725 91
Total assets	\$24,076 77
Liabilities—None,	
Receipts.	
Cash at head office, as per last statement (not extended) \$125.06	
Cash received as first payments, being part payment of premium notes.	\$316 77
for interest	2 31
Total receipts	\$319 58
Expenditure.	
Expenses of Management:	
Amount paid for statutory assessment and license fee	\$16 57
" printing, stationery and advertising	8 40
salaries, directors' and auditors' fees	19 (11)
postage, etc	5 25
" travelling	2 00
Expenses of management	\$81 22
Wiscellemeous Payments:	
Cash paid for rebate, etc.	12 56
Total expenditure	\$93 78
89	

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Total.
Ma- :	\$ c. 527,550 00	\$ c, 527,550 00

MOVEMENT IN RISKS.

Mutual System.

	Number,	Amount.
		\$ c.
Policies in force 31st December, 1888	275	503,450 00
" new and renewed during 1889	104	200,750 00
Gross number and amount during 1889	379	704,200 00
Less expired and cancelled in 1889	90	176,650 00
Net risks in force 31st December, 1889	289	527,550 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year ris	ks. Tota	el.	
Amount of face of all premium notes held by Company, and legally	\$ c	. 8	-	с.
Table to assessment	24,500 50	24,5	00 E	50
Amount of premium notes, after deducting all payments thereon and assessments levied	23,725 93	23,7	25 9	91
Amount of premium notes received during the year 1889	9,641 00	9,6	41 0)()

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

President - WERNER YOUNGBLUT.

Secretary W. S. Russell.

Unassessed premium note capital, \$89,246.61.

Actual cash on hand at head office	
Stratford	8700 10
Amount of assessments levied during 1889	\$790 16 129 67
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$89,246 61
Total assets	\$90.166 44
Liabilities - None.	
Receipts.	
Cash at head office and in bank, as at last statement (not	
extended). \$453 40 Cash received for assessments levied in 1889. before 1889	\$4,101 18 51 57
Total receipts	\$4,152 75
r	
Expenditure.	
Expenses of Management:	
Amount paid for salaries, directors' and auditors' fees	\$19 50
statutory assessment and license fee	46 66
printing, stationery and advertising	39 25 36 20
postage, telegrams and express "travelling expenses	7 00
" investigation of claims	195 00
" interest	15 88
" other expenses	57 00
Expenses of management	\$ 416 49
Misoellaneous Payments:	
Cash paid for losses which occurred during 1888	\$3 399 50
Total expenditure	\$3,815 99

Amount covered by Policies in force 31st, 1884.

System.	Three years.	Five years.	Total
Mutual	\$ c.	\$ c.	\$ 2.
	1,006,270 00	396,315 00	1.902,585 UG

MOVEMENT IN RISKS.

Mutual System.

	Number,	Amoune	
		\$ c.	
Policies in force 31st December, 1888	951	1,812,970 00	
" new and renewed during 1889	229	421,125 00	
Gross number during 1889	1,180	2,234,095 00	
Less expired and cancelled in 1889.	192	331,510 00	
Net risks in force on mutual system 31st December, 1889	988	1,902,585 00	

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

FREMIUM NOTES OR UNDERTAKINGS

	Three year	risks	Five year risks.	Testess	
	*	c,	₹ c.	\$	e.
Amount of face of all premium notes held by the Company, and legally liable to assessment	50,313	50	44,815 75	95,129	27.
Amount of all premium notes, after deducting all payments thereon and assessments levied	48,030	67	41,215 94	39,24-	61
Amount of premium notes received during the year 1889	21,056	25		11.00%	27.
			1		

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 15th August, 1861.

President -JOSEPH PETTIGREW.

Secretary - GEORGE MIDDLEMAS.

Unassessed premium note capital, \$36,629.42.

Amount of cash on hand at head office		
" in agents' hands	\$361	55
Amount of premium notes in force after deducting all payments thereon		
and assessments levied	36,629	
An ount unpaid of assessments levied in 1889	47	58
Total assets	\$37,038	55
Liabilities.—None.		
RECEIPTS.		
Cash at head office, as per last statement (not extended) \$495.24		
Cash received for assessments levied in 1899	\$977	35
" before 1889	79	75
" interest	6	64
Total receipts	\$1,063	74
Expenditure.		
Repenses of Management:		
Amounts paid for printing, stationery and advertising	\$ 38	40
law	2	00
travelling expenses	10	35
" salaries, directors' and auditors' fees	145	00
" rent and taxes	6	00
" postage, telegrams and express		38
statutory assessment	2 5	27
sundries	6	40
Total expenses of management	\$246	80
"ash paid for loss which occurred in 1889	950	63
Total expenditure	\$1,197	43

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Four years.	Five years.	Total.
Mutual	\$ c.	\$ c.	\$ c.	\$ c.
	413,750 00	18,200 00	441,300 00	933,260 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	399	\$ c. 882,150 (m)
" new and renewed during 1889	76	174,400 00
Gross number during 1889	475	1,056,550 00
ess expired and cancelled in 1889	56	123,300 00
Net risks in torce on mutual system 31st December, 1889	419	933,250 (%

CLASSIFICATION OF RISKS:

Farm property exclusively.

PREMIUM NOTES OR UNDERTAKINGS

	Three year i	risks.	Four ye	ar r	isks.	Five year i	ısks	. Total.	
Amount of face of all premium notes held by Company and legally liable to assessment.	\$ 12,412	c. 00	3.	910		\$ 22,065	c. 00	\$ 38,387	e.
Amount of all premium notes, after deducting all payments thereon and assessments levied	11,640	33	3,	850 ;	81	21,138	27	36,629	42
Amount of premium notes received during the year 1889	2,886	ω. 	3,	910	00 			6,796	(Ju)

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd Murch, 1880.

President—Joseph L. Brohman. Secretary—Anton Frank.
Unassessed premiums note capital, \$72,814.53.

Actual cash in hand at head office. Amount unpaid of assessments levied in 1889. " of premium notes in force, after deducting all payments thereon and assessments levied	\$199 243 72,814	3 55
Total assets	\$73,257	7 49
Liabilities.		
Amount of loss reported	ネビネ	90
Total liabilities	8285	90
Receipts.		
Cash at head office, as per last statement (not extended) \$1.410-58 Cash received for assessments levied in 1889	\$1,955	62
" for assessments levied in years prior to 1889	138	
" for interest	-1-3	30
Total receipts	\$2,150	86
Expenditure.		
Expenses of Management:		
Amount paid for investigation and adjustment of claims	824	7(5
" printing, etc	i1	72
salaries, directors' and auditors' fees	254	05
statutory assessment	35	05
" postage	39	86
commission	48	UCF
" other expenses	8	65
Expenses of management	\$472	();>.
Missollaneous Payments:		
Cash paid for losses which occurred during 1889	2,890	00
Total expenditure	\$ 3,362	03.

Amount covered by Policies 31st December, 1889.

System.	Three years.	Total.
Mutual	\$ c. 1,510,396 00	\$ c 1.510,396 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.	
		\$ c.	
Policies in force 31st December, 1888	1,114	1.307,828 00	
" new and renewed during 1889	315	398,275 00	
Gross number during 1889	1,429	1,706,103 00	
Less expired and cancelled in 1889	159	195,707 00	
Net risks in force on mutual system, 31st December, 1889	1,270	1,510,396 00	

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

	Three year risks.	Total.
	\$ c.	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	89,802 55	89,802 55
Amount of all premium notes, after deducting all payments thereon and assessments levied		82,814 58
Amount of premium notes during the year 1889.	21,090 70	21,090 70

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

President-WM. Young.

Secretary—WM. E. SAWYER.

Unassessed premium note capital, \$11,171.57.

	ual cash on hand at head office	\$53	86
Am	ount of premium notes in force, after deducting all payments thereon		
	and assessments levied	11,171	57
Am	ount of unpaid assessments levied during 1889	69	38
	" in prior years (not extended).\$3 68		
	Total assets	\$11,294	81
	LIABILITIESVil.	٠	
	Receipts.		
Cas	h received for fees at taking of applications	\$56	50
	" as first payments, being part payment of premium notes	76	09
	" for assessments levied in 1889	1,34 !	19
	" years before 1889	19	30
	for transfer fees	3	50
	Total receipts	\$1,497	58
	Expenditure.		
Ex	venses of Management:		
	Cash paid to agents for fees	\$56	50
	" for salaries, directors' and auditors' fees	71	00
	" travelling expenses	6	()()
	" statutory certificate	1.5	11
	" printing, stationery and advertising	15	25
	" postage, telegrams, express, etc	. 16	97
	" investigation and adjustment of claims	7	00
	" interest	3	75
	" other expenses	+	00
	Total expenses of management	\$195	58
	Cash paid for losses which occurred during 1889	1,111	00
	" repayment of loans	129	99
	" rebate	7	15
	Total expenditure	\$1,143	72
	7 (IN.) 97		

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Five years.	Total.
Mutual	\$ c.	\$ c.	\$ e.
	250,880 00	236,496 00	487,376 00

MOVEMENT IN RISKS.

Mutual System.

•	Number.	Ame 327.
		× c
Policies in force 31st December, 1888	349	\$440,096 00
" taken during 1889, new and renewed	113	140,955 00
Gross number during 1889	462	581,051 00
Deduct expired and cancelled in 1889	89	93,675 00
Net risks in force 31st December, 1889	373	487,376 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

	Tot	
	Š	c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	15,512	88
Amount of all premium notes on policies in force December 31st, 1889, after deducting all payments thereon and assessments levied	11,171	57
Amount of premium notes received during the year 1889	4,223	65

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Fresident-Andrew Waechter.

Secretary-J. J. SCHUMACHER.

Unassessed premium note capital, \$33,021.82.

Assets.

Amount of cash on hand at head office, 31st December, 1889 \$77-36 "on deposit to Company's credit " " in Merchants' Bank, Walkerton 1,400-00 "in Bank of Commerce, " 1,503-35		
Amount of unpaid assessments which were levied during 1889 " " in prior years (not extended). \$34 04 " of premium notes in force, after deducting all payments thereon	\$2,980 23	
Amount of due bills more than one year overdue (not extended). \$12.85 " less than one year overdue	33,021 35	
Total assets		38
LIABILITIES.—None.	-	
Receipts.		
Cash received as first payments being part payment of premium notes. "for assessments levied in 1889 "before 1889 "for interest Cash on due bills	\$559 670 5 76 22	48 96 40
Total receipts	81,334	38
EXPENDITURE.	Chipma (Schuld) and Chipman and	
Expenses of Management:		
Commission to agents Amount paid for statutory assessment and license salaries, etc. postage, telegrams and express printing and stationery investigation of claims	\$75 27 171 24 14 9	25 10 11
Total expenses of management	\$320	65
Amount paid for loss in 1889	20.0	
rebate new safe other expenditure	105	37
-	\$1,119	29

Amount covered by Policus in force 31st December, 1889.

System.	Three years.	Total.
Mutual	\$ c. 1,099,951 00	\$ c. 1,099,951 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		8 c.
Policies in force 31st December, 1888	900	968,212 00
" new and renewed during 1889	337	429,726 00
Gross number during 1889.	1,257	1,397,938 00
Less expired and concelled in 1889	284	297,987 00
Net risks in force on mutual system 31st December, 1889	973	1,099,951 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Total.
	\$ c.	8 c.
Amount of face of all premium notes held by Company, and legally liable to assessment	35,825 00	35.825 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	33,021 82	33,021 82
Amount of premium notes received during the year 1889	15,090 00	15,090 00

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

President - James Edgar.		1	Secr	etary—Wm.	S.	McKercher.
Unassessed	${\tt premium}$	note	capital,	\$142,133.22).	

ASSETS. Actual cash on hand at head office and in private bank..... \$3,283 32 Amount unpaid of assessments levied during 1889..... 367 36 6.6 in prior years (not extended). \$276 56 Amount of premium notes in force, after deducting all payments thereon \$142,133 22 Total assets \$145,783 90 LIABILITIES. Retained balances of premium notes..... \$326 98 Total liabilities..... \$326 98 RECEIPTS. Cash at head office, as per last statement (not extended)...... \$3,971 27 Cash received for assessments levied in 1889 \$2,807 38 years prior to 1889 426 20 premiums retained 6.6 326 98 interest 59 42 \$3,619 98 Total receipts EXPENDITURE. Expenses of Management: \$24 00 Amount paid for travelling expenses..... 316 25 for investigation and adjustment of claims 39 90 76 18 statutory assessment and license 119 62 rent and taxes 10 00 673 90 52 27 postage, telegrams and express..... 11 00 law costs..... 66 discount on postage stamps, 2 70 Expenses of management \$1,333 54 Micellaneous Payments: Cash paid for losses which occurred during 1889 \$1,620 08 " before 1889 12 10 1.632 18 15 23 \$2,980 95

Amount covered by Policies in force 31st December, 1889.

	Service and the service of the servi			
System.	Three years.	Four years.	Five years.	Total.
Maxual	\$ c. 1,176,113 00	s c. 742,210 00	8 c. 1,271,040 00	\$ c. 3,189,363 00

MOVEMENT IN RISKS.

Mutual System.

_	Number.	Amount.
		\$ c.
Policies in force 31st December, 1888	2,276	3,097,783 00
" new and renewed during 1889	613	838,500 00
Gross number during 1889.	2,889	3,936,283 00
Less expired and cancelled in 1889	572	746,920 00
Net risks in force on mutual system 31st December, 1889	2,317	3,189,363 00

CLASSIFICATION OF RISKS:

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three years risks.	Four years risks.	Five years risks.	Total.	
Amount of face of all premium notes	% с.	\$ c.	\$ c.	\$	c.
hable to assessment	52,348 50	37,420 50	64,242 00	154,011 0	00
Amount of all premium notes, after deducting all payments thereon and assessments levied		,		142,133 2	22
Amount of premium notes received during the year 1889	1			42,535 0	00

EAST AND WEST NISSOURI AND WEST ZORRA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORF.

Commenced business 25th May, 1873.

President-ALEX. WOOD.

Secretary-E. J. Pearson.

Unassessed premium note capital, \$62,455.93.

Cash on hand at head office	\$499 41 322 00 62,455 93
Total assets	\$63,277 37
Liabilities.	
Amount of losses reported	\$ 800 0 9
Total liabilities	\$800 00
Receipts.	
Uash at head office, as per last statement (not extended). \$722.60 Cash received for assessments levied in 1889 Cash borrowed. assessments withheld, etc.	\$1,033 70 972 91 600 00 21 45
Total receipts	\$2,628 06
Expenditure.	
Expenses of Munagement:	
Amount paid for statutory assessment "printing, advertising and postage. "rent and taxes salaries, directors' and auditors' fees. investigation of claims interest. law costs. travelling expenses.	\$38 78 107 49 10 00 272 40 10 00 21 00 8 63 15 00
Expenses of management (carried forward)	\$483 30

		-
Expenses of management (brought forward)	\$483	30
Miscellaneous payments:		
Cash paid for losses which occurred before 1889		
^	\$1,757	
Repayment of loans Other expenses	600	00 85
	30.051	05
Total expenditure •	\$2,801	20

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Five years.	Total.
Mutua!	\$ c.	\$ c.	\$ c.
	923,410 00	519,605 00	1,443,015 90

MOVEMENT IN RISKS:

Mutual System.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1888	880	1,470,190 00
Policies new and renewed during 1889	262	449,915 00
Gross number during 1889.	1,142	1,920,105 00
Less expired or cancelled in 1889	291	449,090 00
Net risks in force on mutual system 31st December, 1889	851	1,443,015 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three years.	Five years.	Fotal.
	\$ c.	ŝ с.	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	43,164 75	29,753 30	72,918 05
Amount of all premium notes, after deducting all payments thereon and assessments levied	41,754 50	20,701 43	62,476 93
Amount of premium notes received during the year 1889	21,079 05		

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878

President-DAVID McNICOL.

Secretary-Duncan Campbell.

Unassessed pre nium note capital, \$35,848.36.

Assets.

Cash on deposit to Company's credit in McNally & Adam's Bank		
in Hanover		
Cash on deposit to the Company's credit, not lrawn against, in		
the Bank of Commerce agency at Walkerton 1,233 00		
Cash on deposit to the Company's credit, not drawn against, in		
the Standard Bank agency at Durham	0.2.204	
	\$2,284	
Amount unpaid of assessments of 1889	49	85
Amount of premium notes in force, after deducting all payments thereon	25 010	9.6
and assessments levied	35,848 195	
Balance due by liquidators of Central Bank	199	
Total assets	\$38,377	87
LIABILITIES.—None.		
Receipts.		
Cash received for assessments levied of 1889	\$751	34
" years prior to 1889	65	58
Total receipts	\$816	92
Expenditure.		
Expenses of Management:		
Amount paid for salaries, directors' and auditors' fees	\$176	000
" statutory assessment, license and commission on acct.	22	80
postage, stationery, etc	17	60
" commission	113	00
" printing, etc	40	25
Total expenditure	\$369	75

Amount covered by Policies in force 31st December, 1889.

System.	One year.	Two years.	Three years.	Total.
Mutual	8 c.	\$ c.	\$ c.	\$ c.
	1,550 00	9,375 00	842,184 00	853,109 00

MOVEMENT OF RISKS.

Mut all System.

	Number.	Amount.
		\$ 50
Policies in force 31st December, 1888	714	774,849 00
" new and renewed during 1889	505	303,106 00
Gross number during 1889	1,606	1,077,955 00
Less expired and cancelled in 1889	200	224,846 00
Net risks in force 31st December, 1889.	806	853,109 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	One year risk.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable	8 с.	\$ c.	\$ c.	\$ c.
Amount of all premium notes, after	19 25	290 23	36,826 10	37,135 58
deducting all payments thereon and assessments levied	· · · · · · · · · · · · · · · · · · ·			35,848 36
Amount of premium notes received during the yeae 1889				13,059 35

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 17, CON. 5, M'KILLOP.

Commenced business May 20th, 1876.

President-Thos. E. Hays. Secretary-W. J. Shannon.

Unassessed premium note capital, \$53,783.08.

Assets.

6.847.0.63.8.74	
Actual cash in hand at head office	\$501 32 302 34
of premium notes in force, after deducting all payments thereon and assessments levied	53,783 08
Total assets	\$54,586 74
LIABILITIES.—None.	
Receipts.	
Cash at head office, as per last statement (not extended)\$260-48 Cash received for assessments levied in 1889 " vears prior to 1889 " transfer fees, etc " borrowed money Total receipts	\$3,910 07 119 25 16 50 2,900 00 \$6,945 82
Total Tecelpts	\$0,545 62
Expenditure.	
Expenses of Management:	
Amount paid for law costs "investigation and adjustment of claims "commission "statutory assessment and license "printing, stationery and advertising "salaries, directors' and auditors' fees "postage, telegrams and express "interest "rent and taxes "travelling expenses "other expenses	\$2 00 28 67 19 75 56 73 92 45 590 30 33 73 121 60 10 00 26 50 9 25
Total expenses of management	\$990 98
Miscellaneous Payments:	
Cash paid for losses which occurred during 1889	2,814 00 2,900 00
Total expenditure	\$6,704 98

Amount covered by Policies in torce 31st Incember, 1889.

System.	Three years.	Five years.	Total.
Mutual	\$ c.	\$ c.	\$ c.
	2,089.735 70	293,820 00	2,383,555 70

MOVEMENT IN RISKS

Mutual System

	Number.	Amount.
Policies in force 31st December, 1888	1.604	\$ c. 2,251,430 70
" new and renewed during 1889	768	1,128,050 00
Gross number during 1889	2,372	3,379,500 70
Less expired and cancelled in 1889	725	995,945 00
Net risks in force on mutual system 31st December, 1889	1,647	2,385,555 70

CLASSIFICATION OF RISKS:

Farm and Non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in for Cllst Incomber, 1889.

	Three year risks.	Five year risks.	Total.
.Amount of face of all premium notes held by Company, and legally liable to assessment	\$ c. 54,264 20	\$ c. 7,837-25	\$ c. 62,101 45
Amount of all premium notes, after deducting all payments thereon and assessments levied	48,257 14	5,525 94	53,788 08
Amount of premium notes received during the year 1889	29,784 78		29,784-78

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

President-David MITCHEL

Secretary-THOMAS CAMERON

Unassessed premium note capital, \$47,958.82.

Actual cash on hand at head office	
" unpaid of asssessment levied during 1889 " in prior years (not extended) \$19 76	\$538 64 284 76
of premium notes in force, after deducting all payments thereon and assessments levied	47,958 82
Total assets	\$48,782 22
Liabilities-None.	
Receipts.	
Cash at head office, as per last statement (not extended) \$525-29 "received for assessments levied in 1889 " " before 1889 " interest " borrowed	\$2,202 68 539 87 19 26 150 00
Total receipts	\$2,911 81
Expenditure.	
Expenses of Management:	
Amoun paid for investigation of claims	\$15 00
" interest " statutory assessment and license	$\begin{array}{ccc} 2 & 00 \\ 52 & 55 \end{array}$
" printing, stationery and advertising	62 11
" rent and taxes	45 00
" salaries, directors' and auditors' fees	222 08
travening expenses	6 00
" postage, telegrams and express	$ \begin{array}{ccccccccccccccccccccccccccccccccccc$
" sundries	29 00
MANAGO ************************************	25 00
Expenses of management	\$547 89
Miswellaneous Payments .	
Amount paid for losses which occurred during 1889	2,195 98
" of loan repaid" refund	150 00 4 89
Total expenditure	
100	

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Five years.	Total.
Mutual	\$ c. 1,371,835 00	\$ c. 952,495 00	2,324,330 00

MOVEMENT IN RISKS.

Mutual Sustine.

	Number.	Amount,
		ŝ e.
Policies in force December 31st, 1888.	1,429	2,072.070 00
" new and renewed during 1889	407	607,585 00
Gross number during 1889	1,836	2,679,635 00
Less expired and cancelled in 1889	276	355,995-00
Net risks in force on mutual system 31st December, 1889	1,560	2,324,350, 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Five year risks	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ c. 33,586-24	s c. 20,802 64	8 c. 54,433 88
Amount of all premium notes, after deducting all payments thereon and assessments leviel	31,422 97	16,535-85	47,958-82
Amount of premium notes received during the year 1889			14.940 41

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TOWN HALL, ONEIDA.

Commenced business 27th March, 1875.

President-DAVID KELT.

Secretary-John Senn.

Unassessed premium note capital, \$14,347.81.

Actual eash on hand at head office.	\$55	35
Amount of premium notes in force, after deducting all payments thereon and assessments levied	14,347	81
Total assets	\$14,403	16
Liabilities.— Ni /,		
Receipts.		
Cash at head office, as per last statement (not extended)\$176-84		
Cash received at taking of applications	\$93	00
" for steam threshing certificates	15	00
m , l		
Total receipts	\$108	00
Expenditure.		
Expenses of Management:		
Amount paid for statutory assessment and license	\$15	74
" printing, stationery and postage	12	50
" salaries, directors' and auditors' fees	96	00
" " fuel	2	00
" travelling expenses, etc		25
Total expenses of management	\$134	40,
Miscellaneous Payments:		
Cash paid for loss during 1889		
" " prior to 1889 20 00		
	95	00
Total expenditure	\$229	40
111		

Amount covered by Policies in force 31st December, 1982.

System.	Three years.	Total.
Mutual	\$ c. 501,760 00	\$ c. 501,760 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	336	\$ c. 467,910 00
" new and renewed during 1889	129	202,255 00
Gross number during 1889	465	670.165 00
Less expired and cancelled in 1889	119	168,405 00
Net risks in force on mutual system 31st December, 1889	346	501,760 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

Three year risks.	Total.
\$ c. 14,728 15	\$ c. 14,728 15
14,347 81	14,347 81
6,138 35	6,138 35
	\$ c. 14,728 15 14,347 81

THE GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Business commenced 15th April, 1875.

President—CHAS. WALKER.

Secretary—F. A. Nelles.

Unassessed premium note capital, \$14,700.45.

Cash on hand at head office		
Hamilton Bank Agency, Cayuga	\$1,026	07
Cash in agent's hands acknowledged by them to be due, and considered good	35	
Amount of premium notes in force, after deducting all payments thereon		
and assessments levied	14,700	45
Total assets	\$15,762	02
Liabilities—Nil.		
Receipts.		
Cash at head office and in bank, as per last statement (not extended) \$44,99		
Cash received at taking of applications	\$102	50
" for assessments levied in years prior to 1889	132	97
" for interest	27	48
" policy transfer	1	00
Total recespts	\$263	95
Expenditure.		
Expenses of Management:		
Amount paid for statutory assessment and license	\$15	52
" printing, advertising and postage	12	55
" salaries, directors' and auditors' fees	202	80
" investigation of claim	5	00
Expenses of management	\$235	87
Amount of loss during 1889	299	00
" subscription to Underwriters' Association	2	00
Total expenditure	\$526	87
8 (IN.) 113		OR ROST

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Total.
Mutual	\$ c. 504,326 00	\$ c. 504.326 00

MOVEMENT IN RISKS.

M itual System.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1888	336	457,811 00
" new and renewed during 1889	170	261,225 00
Gross number during 1889	506	719,036 00
Less expired and cancelled in 1889	138	214,710 00
Net risks in force on mutual system on 31st December, 1889	368	504,326 00

CLASSIFICATION OF RISKS:

All non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Total.
	\$ c.	
Amount of face of all premium notes held by Company, and legally liable to assessment	15,240 17	
Amount of all premium notes, after deducting all payments thereon, and assessments levied	14,700 45	
Amount of premium notes received during the year 1889	7,890 75	

B

\$2,467 92

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

President—Walter E. Ellsworth. Secretary—H. N. H	IIBBARD.	
Unassessed premium note capital, \$27,106.66.	٠	
Assets.		
Actual cash on hand at head office	\$62 1 33 0	
and assessments levied	27,106 6	6
Total assets	\$27,201 8	5
LIABILITIES.		
Balance due on promissory note of Company remaining unpaid	\$400 00	0
Total liabilities ,	\$400 0	0
RECEIPTS.		
Cash at head office, as per last statement (not extended)	\$334 6 1,123 3 133 5 750 0 \$2,341 9	6 7
Expenditure.	The said	A.MI
Expenses of Management:		
Amount paid for commission to agents. "statutory assessment and license printing, stationery and advertising salaries, directors' and auditors' fees postage, telegrams, express, etc travelling expenses investigation of clains interest other expenses	\$120 1 25 6 22 2 121 30 22 8 3 9 9 2 27 2 3 0	7 8 0 0 5 0 5
Total expenses of management	\$355 6	2
Cash paid for losses which occurred during 1889	$\begin{array}{c} 1,750 & 0 \\ 12 & 3 \\ 350 & 0 \end{array}$	0

Total expenditure

Amount covered by Policies in force 31st December, 1884.

System.	Three years.	Total.
Mutual	\$ c. 979,375 00	. § c. 979,375-00

MOVEMENT IN RISKS.

Mutual System.

COMMENT OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF T		
	Number.	Amount.
		s c.
Policies in force 31st December, 1888	686	899,672 00
" new and renewed during 1889	314	418,700 00
Gross number during 1889	1,000	1,318,372 00
Less expired and cancelled in 1889	266	338,997 00
Net risks in force 31st December, 1889	734	979,375 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment.	\$ c.	\$ c.
Amount of all premium notes, after deducting all payments thereon and assessments levied	27,106 66 13,160 40	27,106 66 13,160 40

\$1,999 61

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

President—GEO.	JEPSON.				Secretary—George Miller.
	Unassessed	premium	note	capital,	\$33,241.71.

ASSETS.

ASSETS.		
Cash on hand at head office	\$7 23	89
Cash in Agents' hands, acknowledged by them to be due, and considered	\$120	00
good	77	85
Amount unpaid of assessments levied during 1889	85	48
Amount of premium notes in force after deducting all payments thereon and assessments levied	33,241	71
Total assets	\$34,128	93
Liabilities.— Nil .		
Receipts.		
Cash at head office and in bank, as per last statement (not		
extended) \$1,143 26		
Cash received at taking of applications	\$267	
" as first payments, being part payment of premium notes	177	
" for assessments levied in 1889 " " prior years	740 390	
" for interest		54
Total receipts	\$1,580	24
Expenditure.		
Expenses of Management:		
Amount paid to agents for commission and fees on application	\$99	00
for investigation and adjustment of claims	19	
" statutory assessment and license	35	
" printing and advertising	18	
" salaries, directors' and auditors' fees " postage, express and stationery	297 13	
fuel and light		00
" travelling expenses	2	00
Total expenses of management	\$496	41
Miscellaneous Payments:		
Cash paid for losses which occurred during 1889 \$402 20 prior to 1889 1,001 00		
prior to 1669 1,001 00	\$ 1,503	20

Amount covered by Policies in force 31st December, 1889.

System.	One year or less.	Two years	Three years.	Four years.	Five years.	Total.
Mutual	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c
	1,750 00	8,340 00	946,229 00	6,775 00	387,480 00	1,350,574 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	771	\$ c. 1,323,422 00
" new and renewed during 1889	185	288,187 00
Gross number during 1889	956	1,611,609 00
Less expired and cancelled in 1889	184	261,035 00
Net risks in force on mutual system 31st December, 1889	772	1,350,574 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

On P Joing in force Stat December, 1

	One year risks.		Three year risks.	Four year risks.	Five year risks.	Total.
Amount of face of all premium notes held by Company and	\$ ct.	8 c.	\$ c.		€ c.	€ c.
legally liable to assessment Amount of premium notes after deducting all payments there-	18 88	74 05	27,548 78	135 78	9,883 36	37,760 80
on and assessments levied Amount of premium uotes re-	17 45	160 70	25,000 05	105 66	7,957 85	33,241 71
ceived during the year 1889.	18 88	81 25	8,619 46			8,719 59

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

President—CHAS. GIRVIN.

Secretary-J. M. Roberts.

Unassessed premium note capital, \$92,293.00.

An	tual cash on hand at head office	\$249 27 610 12
.An	and assessments levied	92,293 00
	Total assets	\$93,152 39
	Liabilities.—Nil.	
	RECEIPTS.	
	that head office, as per last statement (not extended)\$78 92 the received for assessments levied in 1889	\$4,467 32 156 83 61 71 17 00 2,600 00
	Total receipts	\$7,302 86
	Expenditure.	
Ex_{l}	penses of Management:	
	Amount paid for statutory assessment and license interest printing, stationery and advertising. salaries, directors' and auditors' fees postage, telegrams and express. travelling expenses investigation of claims other expenses	\$63 34 109 17 68 75 576 02 66 75 32 00 18 00 10 00
	Expenses of management	\$944 03
Mi	scellaneous Payments:	
	Cash paid for losses which occurred during 1889 \$2,911 00 " before 1889 665 67 " repayment of loans 2,600 00 " rebate 11 81	
		6,188 48
	Total expenditure	\$7,132 51

Amount covered by Polices in force 31st December, 1889.

System.	Three years.	Five years.	Total.
Mutual	\$ c.	\$ c.	\$ c.
	1,297,435 00	1,335,724 00	2,633,159 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	2,037	\$ c. 2,538,839 00
" new and renewed during 1889	479	551,200 00
Gross number during 1889	2,516	3,090,039 00
Less expired or cancelled in 1889	346	456,880 00
Net risks in force 31st December, 1889	2,170	2,633,159 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Five year risks.	Total.
Amount of all premium notes held by Company and legally liable to assessment Amount of all premium notes, after deducting all	51,897 40	\$ c. 53,428 96	\$ c. 105,376 36
payments thereon and assessments levied Amount of premium notes received during the year 1889	22,048 00		92,293 00 22,048 00

WEST BRUCE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINCARDINE.

Commenced business 3rd July, 1885.

President—Robert Baird. | Secretary—George Bissett.

Unassessed premium note capital, \$21,267.19.

Cash in Treasurers' hands	\$144 01
Amount of premium notes in force, after deducting an payments thereon and assessments levied. Amount unpaid of assessments levied during 1889. """ in prior, years (not extended)\$192 02	21,267 19 164 95
Total assets	\$21,576 15
Liabilities.	
Amount of losses adjusted \$1,100 00	
" salaries unpaid	
" borrowed money	
Total amount of liabilities	\$1,978 30
Receipts.	
Cash at head office, as per last statement (not extended) \$155 02	4050 25
Cash received for assessments levied during 1889 before 1889	\$952 35 79 95
" borrowed money	1,800 00
John Marie M	
Total receipts	\$2,832 30
Expenditure.	
Expenses of Management:	
Amount paid for investigation of claims	\$12 00
postage, etc	16 35
" statutory assessment and license	21 91
" printing, stationery, advertising	40 25
" interest	31 20
salaries, directors and auditors fees	307 35 5 00
law costs	5 00
Total expenses of management	\$434 06
Amount paid for losses during 1889	1,204 95
" " loan	1,200 00
Total expenditure	\$2,843 31
121	

Amount covered by Polices in force 31st December, 1

System.	Three years.	Total,
Mutual	\$ c. 586,I55 00	\$ c. 586,155 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	582	\$ c. 736,125 00
" new and renewed during 1889	258	309,230 00
Gross number during 1889	840	1,045,355 00
Less expired or cancelled in 1889	347	459,200 00
Net risks in force 31st December, 1889	493	586,155 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three years risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	S c. 22,413 75	\$ c. 22,413 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	21,267 19	21,267 19
Amount of premium notes received during the year 1889	12,063 50	12,063 50

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

President-Dugald McColl. Secretary-R. N. Stafford.

Unassessed premium note capita!, \$12,397.91.

ASSETS.

Cash on deposit to Company's credit in Imperial Bank, at St. Thomas \$930 00 Actual cash in hand at head office		
	8956	95
Amount unpaid of assessments levied during 1889	. 116	08
and assessments levied	12,397	91
Total assets	\$13,470	94
T. A.		
Liabilities.—None.		
Receipts.		
Cash at head office as per last statement (not extended) \$29 01		
Cash received at taking of application	\$44	50
for assessments levied in year 1889	477	
" years prior to 1889	125	35
" for interest	15	69
Total receipts	\$663	27
Expenditure.		
LAPENDITURE.		
Expenses of Management:		
Amount paid for statutory assessment and license	\$18	87
ri printing, and stationery	13	11
salaries, directors' and auditors' fees	174	50
opostage, etc	10	85
" travelling expenses	10	00
" rent and taxes	8	00
Total expenditure	\$235	33
100		

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Three years. Five years.	
Mutual	\$ c.	\$ c.	\$ c.
	335,150 00	257,050 00	592,200 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force December 31st, 1888 "new and renewed during 1889	418 89	\$ c. 600,650 00 136,525[00
Gross number during 1889	507 101	737,175 00 144,975 00
Net risks in force on mutual system 31st December, 1889	406	592,200 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three years ris	ks Five years risks.	Total.
Amount of face of all premium notes held by Company and legelly liable to assessment	\$ c.	\$ c.	\$ c. 15,195 50
Amount of all premium notes, after deducting all payments thereon and assessments levied Amount of premium notes received during the year 1889	 		

THE YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SOUTH-WEST CORNER LOT NUMBER 7, CON. 9, TOWNSHIP OF YARMOUTH

Commenced business 17th October, 1881.

President-P. McDiarmid.

Secretary—Wm. H. Elliott.

Unassessed premium note capital, \$13,505.97.

ASSETS.

Actual cash on hand at head office	\$8	74
Cash on deposit to the Company's credit, not drawn against, in Southern		
Loan and Saving's Company, St Thomas	535	37
Amount of premium notes in force after deducting all payments thereon		
and assessments levied	13,505	97
Total assets	\$14,050	08

LIABILITIES-None.

RECEIPTS.

Cash at head office, as per last statement (not extended) \$287.01		
" received as first payments, being part payment of premium notes .	8430 3	37
" for transfer fees and engine licenses	19 (00
for interest,	15 1	25
Total receipts	\$464 6	52

Expenditure.

Expenses of Management :

The portions of Danisage ments.		
Amount paid for statutory assessment and license	\$17	71
" printing, stationery and postage	6	81
salaries, directors' and auditors' fees	170	00
caretaker	2	00
" investigation of claims	3	00
Total expenses of management	\$199	52
Miscellaneous:		
Cash paid for loss which occurred during 1889	8	00
Total expenditure	\$207	52

Amount covered by Policies in force 31st December, 1889.

System.	Over one but under two years.	Over two but under three years.		Total.
Mutual	S c.	\$ c.	\$ c.	\$
	1,400 00	2,600 00	563,810 00	567,810 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1888	383	553,255 00
" new and renewed during 1889	120	174,720 00
Gross number during 1889	503	727,975 00
Less expired and cancelled in 1889	114	160,165 00
Net risks in force December 31st, 1889	389	567,810 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	under	two	Over tw under t	hree	Three years.	Total.	T ELLOUDE.
	\$	c.	\$		\$ c.	s	C.
Amount of face of all premium notes held by Company, and legally liable to assess- ment	1	50	56	00	15,516 68	15,596	18
Amount of all premium notes after deduct- ing all payments thereon and assessments levied		53	51	32	13,433 12	13,505	97
Amount of premium notes received during the year 1889		50	56	00	5,120 10	5,199	60

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business September, 1880.

President-Angus Paterson.

Secretary-John Galbraith.

Unassessed premium note capital, \$12,174.50.

ASSETS.

Amount of actual cash on hand at head office	\$41	55
Amount of unassessed premium note capital	12,174	
Total assets	\$12,326	80
Liabilities.		
Amount of unpaid loan	110	00
Total liabilities	\$110	00
Receipts.		
Cash at head office as per last statement (not extended) \$184 04 Amount of cash received for fees and surveys " assessments levied prior to 1889 " for interest borrowed " received for transfer fees	\$25 173 15 110 3	$\begin{array}{c} 02 \\ 53 \end{array}$
Total income	\$327	15
Expenditure.		
Expenses of Management:		
Amount paid for postage, etc. "statutory assessment and license. "printing, stationery, advertising and postage. "salaries, directors' and auditors' fees. "investigation of claims. "travelling expenses. "rent and taxes. "Division Court costs. "sundries. Total expenses of management. Cash paid for loss which occurred during 1889.	2 4	43 40 00 00 90 00 60 86
Total expenditure	\$469	64
107		

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Five Years.	Total.
Mutual	\$ c. 214,420 00	S c. 335,160 00	\$ c. 549,580 00

MOVEMENT IN RISKS.

Mutual System.

Number.	Amount.
	S c.
489	553,381 00
54	64,100 00
543	617,481 00
62	67,901 00
481	549,580 00
	54 543 62

CLASSIFICATION OF RISKS:

, Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Five year risks.	Total.
	S c.	\$ c.	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	6,432 60	8,368 54	14,801 14
Amount of all premium notes, after deducting all payments thereon and assessments levied	6,025 37	6,148 99	12,174 50
Amount of premium notes received during the year 1889	1,923 00		1,923 00

DOMINION GRANGE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business March 29th, 1877.

President-JESSE TRULL.

Secretary-RICHARD J. DOYLE.

Unassessed premium note capital, \$169,465.68.

ASSETS.

Cash value of real estate, less incumbrances	\$4,832	14
" mortgages	7,496	93
Actual cash on hand at head office	224	12
Cash on deposit to the Company's credit, not drawn against, in the Molson's		
Bank agency at Owen Sound	1,366	43
Amount of short date notes or due bills less than one year overdue	1,990	55
" one year or more overdue (not		
extended)		
Amount of premium notes in force, after deducting all payments thereon		
and assessments levied	169,465	68
Amount of indebtedness of Saugeen Mutual	717	12
due and accrued interest	224	40
Other assets	201	79
Total assets	\$186,519	46
Liabilities.		
Liabilities.	\$13	00
	\$13 5,373	
Amount of claim secured	#	69
Amount of claim secured	5,373	69 22
interest accrued balance of unpaid refunds	5,373 6,649	69 22 24
Amount of claim secured "in course of adjustment notes issued by Company interest accrued balance of unpaid refunds surplus account	5,373 6,649 82	69 22 24 11
in course of adjustment notes issued by Company interest accrued balance of unpaid refunds surplus account agents' bonuses, etc	5,373 6,649 82 43	69 22 24 11 99
Amount of claim secured "in course of adjustment notes issued by Company interest accrued balance of unpaid refunds surplus account	5,373 6,649 82 43 25 527	69 22 24 11 99
in course of adjustment notes issued by Company interest accrued balance of unpaid refunds surplus account agents' bonuses, etc	5,373 6,649 82 43 25 527 54	69 22 24 11 99 90 00

RECEIPTS.

RECEIPTS.		
Cash at head office, as per last statement (not extended) \$378 15		
Cash received as first payments, or deposits, being part payment of premium		
notes	\$13,714	57
for interest	1,036	55
fees and extra risks	66	45
or rent	120	00
borrowed	10,949	22
" investment account	4,000	00
" sundries	17	60
Total receipts	\$29,904	
Enpenditure.		
Expenses of Management:		
Amount paid for commission	\$7	25
or law costs	t.73	
investigation and adjustment of claims and inspection		
of agencies	1,977	98
statutory assessment and license	195	
" printing, stationery, advertising and books	1,056	06
taxes, insurance and repairs	(.5)	
" salaries, directors' and auditors' fees	2,967	75
" travelling expenses and general agency	44	55
postage, telegrams, express, etc., etc.	354	75
fuel, light and other expenses	235	45
" interest, discount and exchange	181	13
Total expenses of management	\$7,602	03
10tal expenses of management	41,002	0.0
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1889	\$3,304	14
" during 1889	11,024	
" re-insurances		77
rebate		
" Saugeen Mutual Fire Insurance Company (in liquidation)	657 -	
furniture		00
" sundries	5,600	
Sundics		05
Total expenditure	\$28,811	99

Amount covered by Policies in force 31st December, 1889.

System.	One year or less.	Two years.	T-C-C-C-C-C-C-C-C-C-C-C-C-C-C-C-C-C-C-C	Four years.	Total.
Mutual	1,700 00	\$ c. 5,250 00	\$ c. 5,587,030 00	\$ c. 2,805,129 00	\$ e. 8,899,109 00

CLASSIFICATION OF RISKS:

Non-hazardous.

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	6,929	\$ c. 8,291,677 00
Policies new and renewed during 1889	1,616	2,083,720 00
Gross number during 1889	8,545	10,375,397 00
Less expired and cancelled in 1889	. 1,464	1,976,288 00
Net risks in force on Mutual System 31st December, 1889	7,081	8,399,109 00

PREMIUM NOTES OR UNDERTAKINGS

	One year risks.	Two years risks.	Three year risks.	Four years risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	51 00	\$ c.	\$ c.		\$ c. 288,381 98
Amount of all premium notes, after deducting all payments thereon and assessments levied	44 75	104 02	111,348 92		
Amount of premium notes received during the year 1889	51 00	87 00	61,105 48		61,243 48

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ANNAN.

Commenced business August, 1869.

President-GIDEON HARKNESS.

Secretary-HUGH REID.

Unassessed premium note capital, \$67,656.77.

ASSETS.

Cash at Farmers (Private) Bank, Owen Sound Cash in agents' hands acknowledged by them to be due and considered good Amount unpaid of assessments levied during 1889 (not extended) \$885-42 " of premium notes in force, after deducting all payments thereon	*2 ,240 302	
and assessments levied	67,656	77
Total assets	\$70,198	88
LIABILITIES.		
Amount of losses supposed or reported	\$600	()()
Total liabilities	\$600	00
Receipts.		
Cash at head office, as per last statement (not extended) \$2,853 68		
Cash received for membership fees	\$225	
" received as first payments, being part payment of premium notes	1,251	
" for assessments levied prior to 1889	3,247	
" for interest	94	11
Total receipts	\$4,818	65
A		
Expenditure.		
Expenditure.		
Expenditure. Expenditure.		
EXPENDITURE. Expenses of Management. Amount paid for commission	46	55
EXPENDITURE. Expenses of Management. Amount paid for commission	46 13	00
EXPENDITURE. Expenses of Management. Amount paid for commission	46 13 45	00
Expenses of Management Amount paid for commission travelling expenses investigation and adjustment of claims statutory assessment and license	46 13 45 69	00 14 52
Expenses of Management Amount paid for commission travelling expenses investigation and adjustment of claims statutory assessment and license printing, stationery and advertising.	46 13 45 69	00 14 52 70
Expenses of Management Amount paid for commission travelling expenses investigation and adjustment of claims statutory assessment and license printing, stationery and advertising rent and taxes	46 13 45 69 112 8	00 14 52 70 00
Expenses of Management Amount paid for commission travelling expenses investigation and adjustment of claims statutory assessment and license printing, stationery and advertising rent and taxes salaries, directors' and auditors' fees	46 13 45 69 112 8 262	00 14 52 70 00 40
Expenses of Management Amount paid for commission travelling expenses investigation and adjustment of claims statutory assessment and license printing, stationery and advertising rent and taxes salaries, directors' and auditors' fees	46 13 45 69 112 8	00 14 52 70 00 40 40
Expenses of Management Amount paid for commission travelling expenses investigation and adjustment of claims statutory assessment and license printing, stationery and advertising rent and taxes salaries, directors' and auditors' fees postage, telegrams and express	46 13 45 69 112 8 262 86	00 14 52 70 00 40 40 55
Expenses of Management Amount paid for commission travelling expenses investigation and adjustment of claims statutory assessment and license printing, stationery and advertising rent and taxes salaries, directors' and auditors' fees postage, telegrams and express txpenses of management	46 13 45 69 112 8 262 86 125	00 14 52 70 00 40 40 55
Expenses of Management Amount paid for commission "travelling expenses "investigation and adjustment of claims "statutory assessment and license "printing, stationery and advertising "rent and taxes "salaries, directors' and auditors' fees "postage, telegrams and express "other expenses Expenses of management "Miscellaneous Paymen's	46 13 45 69 112 8 262 86 125	00 14 52 70 00 40 40 55
Expenses of Management Amount paid for commission travelling expenses investigation and adjustment of claims statutory assessment and license printing, stationery and advertising rent and taxes salaries, directors' and auditors' fees postage, telegrams and express tother expenses Expenses of management Miscellaneous Payments Cash paid for losses which occurred during 1889 \$1,410-78	46 13 45 69 112 8 262 86 125	00 14 52 70 00 40 40 55
Expenses of Management Amount paid for commission "travelling expenses "investigation and adjustment of claims "statutory assessment and license "printing, stationery and advertising "rent and taxes "salaries, directors' and auditors' fees "postage, telegrams and express "other expenses Expenses of management "Miscellaneous Paymen's	46 13 45 69 112 8 262 86 125	00 14 52 70 00 40 40 55 26
Expenses of Management Amount paid for commission travelling expenses investigation and adjustment of claims statutory assessment and license printing, stationery and advertising rent and taxes salaries, directors' and auditors' fees postage, telegrams and express tother expenses Expenses of management Miscellaneous Payments Cash paid for losses which occurred during 1889 \$1,410-78	46 13 45 69 112 8 262 86 125	00 14 52 70 00 40 40 55 26

Amount covered by Policies in force 31st December, 1889.

System.	One year or less.	Two years.	Three years.	Four years.	Five years. Total.
Mutual	\$ c. 7,900 00	\$ c. 22,294 00	3,008,453 00	\$ c. 55,238 00	\$ c. \$ c. 40,580 00; 3,134,465 00

MOVEMENT OF RISKS.

Mutual System

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1888	2,330	2,807,908 00
" new and renewed during 1889	900	1,133,862 00
Gross number during 1889	3,230	3,941.770 00
Less expired and cancelled in 1889	690	807,305 00
Net risks in force 31st December, 1889	2,540	3,134,465 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Five year risks.	Total.
Amount of face of all pre- mium notes held by Com- pany and legally liable		ж с.	\$ c.	\$ c.	\$ c.	\$ c.
Amount of all premium notes, after deducting all payments thereon and assessments levied	192 00	818 22	72,554 84	1,079 43	1,219 21	75,863 70 67.656 77
Amount of premium notes received during the year 1889					1	28,622 93

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced Insiness 2nd September, 1871.

President-GUYE CULVER.

Secretary-J. W. Holmes.

Unassessed premium note capital, \$16,589.52.

· Assets.

Actual cash on hand at head office	\$96 21
-Amount unpaid of premium notes in force, after deducting all payments	
thereon and assessments levied	16,589 52
" assessments levied during 1889	28 95
" notes or due bills less than one year overdue	205 00
" due bill	42 24
Total assets	\$16,961 92
Liabilities—None.	
Receipts.	
Cash as per last statement (not extended) \$161 39	
* at taking of applications	881 -7
" received as first payments, being part payment of premium notes at	
head office	94 37
" assessments levied in 1889	322 14
Total receipts	\$501 38
Expenditure.	
Expenses of Management:	
Amount paid for fuel	\$2 00
's statutory assessment and license	20 93
printing, stationery and advertising	9 50
salaries of directors and auditors' fees	180 20
postage, telegrams and express	3 69
" travelling expenses	3.00
Total expenses of management	\$219 32
Amount paid for losses which occurred in 1889	305 00
" agents' due bill	42.24
Total expenditure	\$ 566 56

Amount covered by Policies in force 31st Incember, 1881

System.	Three years.	Five years.	Total.
Mutua'	\$ c. 344,333 00	\$ c. 377,585 00	\$ c. 721,918 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		8 c.
Policies in force 31st December, 1888	621	693,385 00
" new and renewed during 1889	133	155,308 00
Gross number during 1889	754	848,693 00
Less expired and cancelled in 1889	118	126,775 00
Net risks in force on mutual system 31st December, 1889	636	721,918 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Five year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment		\$ c. 6,365 60	\$ c. 17,596 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	11,110 25	5,479 27	16,589 52 4,737 50

BAY OF QUINTE AGRIOULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON,

Commenced business 31st October, 1874.

President-Archelaus Southard. Secretary-J. Roland Brown.

Unassessed premium note capital, \$25,403 32.

ASSETS.

Cash on deposit, not drawn against, in Bank of Montreal, Picton.		\$1,114	55
Amount unpaid of assessments levied in 1889		236	89
" before 1889, (not extended)	\$392 96		
Amount of premium notes in force after deducting all payments	thereon		
and assessments levied		25,403	32
Total assets		\$26,754	76

LIABILITIES. - NONE.

RECEIPTS.

Balance of cash on hand as per last statement (not extended) \$279 65		
Cash first payments, being part payment of premium notes	\$737	65
" assessments levied in 1889	1,706	68
" in years prior to 1889	226	90
		-
Total receipts	\$2.671	23

EXPENDITURE.

Expenses of Management:

Amount paid for	or law costs	\$5	00
"	commission to agents	133	50
c:	interest	56	00
66 .	salaries, directors' and auditors' fees	440	00
4.6	rent	2	00
6.6	statutory assessment and license	31	31
6.6	printing, stationery and advertising	44	87
66	postage, telegrams and express	11	50
66	adjustment of claims	4	00
64	travelling expenses.	15	()(j-
	other expenses	3	45
Т	otal expenses of management	\$746	63
Cash paid for lo	osses which occurred during 1889	489	70
" re	epayment of loan	600	00
Total exper	nditure	\$1,836	33

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Five years.	Total.
Mutual	\$ c.	\$ c.	\$ e.
	1,047,141 00	28,465 00	1,075,606 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		s c
Policies in force 31st December, 1888	834	1,118,700 00
" new and renewed during 1889	267	346,066 00
Gross number during 1889	1,101	1,464,766 00
Less expired and cancelled in 1889	295	389,160 00
Net risks in force on cash system 31st December, 1889	806	1,075,606 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in fagee Alst Incomber, 1885.

	Three year risks.	Five year risks.	Total.
Amount of face of all premium notes held by Coarrany, and legally liable to assessment	8 c. 28,948 29	\$ c. 721 69	\$ c. 29,669 98
Amount of all premium notes, after deducting all payments thereon and assessments levied	24,970 27	133 05	25,403 32
Amount of premium notes received during the year	10.545 00		

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Preside (-J. B. Aylesworth.	Secretary-Nathan A. Caton.
Unassessed premium note capital,	\$22,438.75.
Assets.	
Actual ash on hand at head office Amount unpaid of assessments levied during 1889 in prior years (not	181 20
Amount of premium notes in force, after deducting all and assessments levied	payments thereon 22,438 75
Total assets	\$22,725 78
Liabilities.	
Amount of borrowed money	
Total liabilities	
Receipts.	
Cash at Head Office, as per last statement (not extended) "received for assessments levied in 1889	\$1,234 28 \$9
Total receipts	\$2,321 48
Expenditure.	
Expenses of Management:	
Amount paid for commission and agents' fees statutory assessment and license fee printing and stationery salaries, directors' and auditors' fees postage, etc	15 91
Total expenses of management	
Misecuaneous Payments:	
Cash paid for losses which occurred during 1889 " prior to 1889 Payment of loans	900 00
Total expenditure	

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Tria.
Mutual	\$ c. 742,805 00	\$ U. 742,505 \$0

MOVEMENT IN RISKS.

Mutual System.

	Number.	Диоинъ.
Policies in force 31st December, 1888	395 358	\$474,585 00 405,470 00
Gross number during 1889 . Less expired or cancelled in 1889 .	753 150	\$80,056 00 137 251 00
Net risks in force on mutual system 31st December, 1889	808	742,805 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force December 31st, 1889.

	Three year risks.	Total
Amount of face of all premium notes held by Company, and legally liable to assessment	₹ c. 27.055-56	\$ e. 27,055 56
Amount of all premium notes, after deducting all payments thereon and assessments levied	22,438 75 14,481,01	22,438 75 14,481 01

\$1,065 29

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Erosilent -OSCAR MCMICHAEL.

Secretary-LYMAN N. COLLVER.

Unassessed premium note capital, \$30,567.26.

Assets.

Amount of premium notes in force after deducting all payments thereon

and assessments levied	30,567	26
Amount of assessments levied during 1889	49	56
Total assets	\$ 31,682	11
Liabilities.—None.		
Receipts.		
Cash at head office as per last statement (not extended) \$172 45		
Cash received at taking of applications	\$154	50
as first payments, being part payment of premium notes	279	94
" for assessments levied in 1889	1,668	96
Total receipts	\$2,103	40
Expenditure.		
Aspenses of Management:		
Amount paid for law costs	\$ 42	00
for statutory assessment	28	
" investigation of claims		40
" printing and advertising	15	70
" travelling expenses	18	00
salaries, directors' and auditors' fees	295	15
postage, telegrams, express and stationary	13	62
Expenses of management	\$417	56
Amount paid for losses which occurred during 1889	793	00
Total expenditure	\$1,210	56

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Total.
Mutual	\$ c. 1,089,195 00	\$ c. 1,0s9,195 00

MOVEMENT IN RISKS.

Mutani Sastere.

	Number.	At unt.
Policies in force 31st December, 1888	718	1,031,105 °C.
new and renewed during 1889.	309	427,600 00
iross number during 1889	1,027	1,450,705 00
ess expired and cancelled in 1889	256	567,510 00
Vet risks in force on mutual system 31st December, 1889	771	1,089,195 00

CLASSIFICATION OF RISKS:

Farm and Non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st Decree. in .

	Three year risks.	
Amount of face of all premium notes held by Company, and legally	8 e. '	> c.
liable to assessment	\$2.871 36	82,871,36
Amount of all premium notes, after deducting all payments thereon and		
assessments levied	30,567-26	: .567 26
Amount of premium notes received during the year 1889	13,853 70	18,858 70

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

President-WILLIAM WOODS.

Secretary-Francis Kunz.

Unassessed premium note capital, \$21,632 42.

ASSETS.

Cash on hand at head office		
	\$1,544	1 3
Amount unpaid of assessments levied during 1889	116	
" of premium notes in force, after deducting all payments thereon		
and assessment levied	21,632	42
Total assets	\$23,293	99
LIABILITIES.		
Due directors		-,
Amount of adjusted losses	చరగే 833	
Timount of adjusted 165565	000	03
Total liabilities	\$919	35
	WO11	
Receipts.		
Cash received as first payments, being part of premium notes	\$446	
" for assessments levied in 1889	1.819	
" for interest	21 119	
	113	00
Total receipts	\$2,406	62
Evenyor		-
Expenditure.		
Expenses of Management:		
Amount paid for printing and stationery		56
" statutory assessment of certificate	31	
" rent		75
sataries and auditors fees	252	~
" law costs		70° 50
" travelling expenses		30
" " other expenses		50
Total expenses of management	\$340	38
Miscellaneous Payments:		
Cash paid for losses which occurred during 1889	1,732	40
" rebate and returned preminm	12	
*		
Total expenditure	\$2,085	76

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Five years.	Total.
Matual	\$ c. 670,490 00	\$ c. 538,230 00	1,208,720 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
P dicies in force 31st December, 1888	776	\$ c. 1,137,295 0 0
" new and renewed during 1889	207	291,320 00
Frees number during 1889	983	1,428,615 00
Less expired or cancelled in 1889	158	219,895 00
Net risks in force on mutual system 31st December, 1889	825	1,208,720 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risl	Five year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessmen t	\$ c. 20,073 20	\$ c.	\$ c. 30,837 80
Amount of all premium notes, after deducting all payments thereon and assessment levied			21,632 42
Amount of premium notes received during the year 1889	8,739 60		8,739 60

NORFOLK COUNTY FARMERS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

President-WM. DAWSON.

Secretary-C. R. Brown.

Unassessed premium note capital, \$20,251.45.

Assets.		
Cash in Treasurer's and Secretary's hands Cash in agents' hands Amount of premium notes in force, after deducting all payments thereon	\$289 T	
and assessments levied	20,251 4 152 8	
Total assets	\$20,766	07
LIABILITIES.		
Amount of claims reported " resisted " money borrowed " interest accrued on above " salaries and directors' fees " printing, postage, etc " rent, etc Total liabilities	\$340 300 1,000 73 146 57 75 \$1,991	00 00 39 60 00
	Φ1,991	-
Revenue Account.		
Cash at head office (not extended)	\$603 1,378	66
" " former years " interest " transfer fees, etc "Cash borrowed	101 1 11 778	51 50
Total receipts	\$2,875	80
Expenditure.		
Expenses of Management:		
Amount paid for commission. " law costs. " printing, stationery and advertising. " travelling expenses. " rent and taxes.	\$25 10 140 1 65	00 74 50

penses of manageme	itt .		
Amount paid for	commission	\$25	25
6.6	law costs	10	00
66	printing, stationery and advertising	140	74
44	travelling expenses	1	50
33	rent and taxes	65	00
32	statutory assessment and license	27	47
66	salaries, directors' and auditors' fees	519	69
66	postage, telegrams and express	52	82
17	-2 noment Caminal forward	#940	
Expenses	of management—Carried forward	\$842	47

10 (IN.) 145

Amount brought forward	8842	47
Miscellaneous Expenses:		
Cash paid for losses which occurred prior to 1889 \$208 00 during 1889 812 25		
" repayment of loans	1,020 800 28	
Total expenditure	2,690	76

Amount covered by Policies in force 31st December, 1889.

System.	One Year or less.	Two Years.	Three Years.	Total.
Mutual	\$ c. 8,875 00	\$ c. 1,400 00	\$ c. 928,365 00	938,640 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Antount
Policies in force 31st December, 1888	1,056	\$ c. 977,860 00
Policies new and renewed during 1889	378	318,695 00
Gross number during 1889.	1.434	1,296,555 00
Less expired or cancelled in 1889	400	357,915 00
Net risks in force 31st December, 1889	1,034	938,640 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	One year risks	. Two year risks.	Three year risks.	Total.
Amount of face of all premium notes legally liable to assessment	\$ c. 88 63	\$ c. 23 34	\$ c. 1 26,579 34	5 c. 26,691 31
Amount of all premium notes, after deducting all pasments thereon and assessments levied	69 59	18 50	20,163 36	20,251 45
Amount of premium notes received during the year 1889	88 63	23 34	9,729 00	४,840 97

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

President-Daniel Steel. Secretary-JACOB MARSH. Unassessed premium note capital \$15,952.41.

ASSETS.

Actual cash on hand at Head Office \$85 18	
Cash on deposit to Company's credit, not drawn against, in	
Bank of Toronto, agency at London	\$1.361 78
Amount unpaid of assessments levied in years prior to 1889, (not extended) \$72 85	ф1,501 70
Amount of premium notes in force, after deducting all payments thereon,	
and assessments levied	15,952 41
Total assets	\$17,314 19

LIABILITIES.—None.

RECEIPTS.

Cash at He	ad Off	ice as per last statement, (not extended) \$932 60			
Cash receiv	ved as	first payments, being part payment of premium notes.		8229	74
Cash receiv	ed for	assessments levied in 1889		604	14
4.6	4.6	" before 1889		32	38
66		interest		39	45
	Total	receipts	Wh. made	\$905	71

EXPENDITURE.

Exp	enses of M	Tanagement:		
	Amount	paid for statutory assessment and license fee	\$14	88
	66	printing, stationery and postage	23	85
	6.6	salaries and director's fees	134	00
	66	agents' commission	51	50
	66	investigation and adjustment of claims	6	00
	cc	fuel and light	1	75
		Expenses of management	\$231	98.
Casl	h paid for	losses which occured during 1889	235	50
	4.6	rebate	8	55
	4.6	fee for affidavit		50
	Total ex	penditure	\$476	53,

Amount covered by Policies in force 31st December, 1

System.	Three years.	
Watual	\$ c. 443,861 00	\$ c. 443,861 0 0

MOVEMENT IN RISKS.

Mutual Sustem.

	Number.	Amount.	
		\$ c.	
Policies in force 31st December, 1888	341	429,946 00	
" taken during 1889, new and renewed	93	112,600 00	
Gross number and amount during 1889	434	542,546 00	
Deduct expired and cancelled in 1889	86	98,685 00	
Net risks in force on mutual system, 31st December, 1889	348	443,861 00	

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three years' risks.	Total.
	8 c.	8 c.
Amount of face of all premium notes held by Company, and legally liable to assessment	17,753 64	17,753 64
Amount of all premium notes, after deducting all payments thereon and assessment levied	15,952 41	15,952 41
Amount of premium notes received during year 1889	4,504 00	4,504 00

SIMCOE COUNTY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KEENANSVILLE.

Commenced business 21st June, 1878.

President-Geo. C. Morrow.

Secretary -THOS. R. CARMICHAEL.

Unassessed premium note capital, \$11,048.05.

Assets.

Amount unpaid of assessments levied during 1889	\$142 11,048 24 \$11,214	05 00
Liabilities.		
Amount of loan remaining unpaid	\$450 4	00 29
Total	\$454	29
Receipts.		100, 2.000
Cash received at taking of applications	\$78	50
" for assessments levied in 1889	287	95
" years prior to 1889	100	70
" on loan	570	00
Total receipts	\$1,037	15
Expenditure.		
Expenses of Management:		
Amount paid for salaries, directors' and fees	\$156	70
statutory assessment and license	11	28
" printing, stationery, advertising and postage	41	23
" interest	24	50
commission and fees	108	75
other expenses	19	70
Total expenses of management	\$362	16
Miscellaneous Payments:	0.15	0.0
Cash paid for losses which occurred during 1889	345	
Repayment of loans	334	28
Total expenditure	\$1,041	44

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Total.
Mutual	\$ c. 327,763 00	\$ c. 327,763 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force December 31st, 1888	211	\$ c. 273,255 00 158,830 00
Gross number during 1889 Less expired and cancelled in 1889 Net risks in force on mutual system 31st December, 1889	317 7 [‡] 248	432,085 00 104,322 00 327,763 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three years risks	Total.
	\$ c.	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	11,830 35	11,830 3 5
Amount of all premium notes, after deducting all payments thereon and assessments levied	11,048 05	11,048 05
Amount of premium notes received during the year 1889	5,649 15	5,649 15

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business May 27th, 1882.

President-EDWARD ROBERTS.

Secretary—Ed. Dann.

Unassessed premium note capital, \$20,183.92.

ASSETS.

Actual cash on hand at head office\$0 70 Clash in Royal Standard Loan Company, London 2,135 56 Amount unpaid of assessments levied during 1889	\$2,136 26 100 81 20,168 17 \$22,405 24
LIABILITIES.—None.	
Receipts.	
Cash on hand at head office (not extended) \$1,846 92 "received for assessments levied in 1889. "before 1889 "interest "from other sources. Total receipts	\$1,218 98 89 08 135 04 7 50 \$1,450 60
Expenditure.	
77	
Amount paid for commission to agents statutory assessment and license fee printing, stationery and advertising salaries, directors' and auditors' fees postage, etc law costs investigation of claims	\$105 00 23 00 14 70 178 10 18 13 16 00 8 00
Total expenses of management Cash paid for losses during 1889	\$362 93 798 33
Total expenditure	\$1,161 26

Amount covered by Policies in force 31st December, 1884.

System.	Three years.	Five years.	Total.
Mutual	\$ c. 809,472 00	\$ c. 11,035 00	\$ c. 820,50 7 00
Less re-insured	2,650 00		2,650 00
Net risks at 31st December, 1889	806,822 00	11,035 00	817,857 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1888	586	783,413 00
" taken during 1889, new and renewed	210	280,432 00
Gross number during 1889	796	1,063,845 00
Deduct expired and cancelled in 1889	192	243,338 00
Net risks in force 31st December, 1889	604	820,507 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

	Three years.	Five years.	Total.
	s c.	ŝ c.	š c.
Amount of face of all premium notes held by Company, and legally liable to assessment	22,790 08	331 05	23,121 13
Amount of all premium notes on policies in force December 31st, 1889, after deducting all payments thereon and assessments levied			20,183 92
Amount of premium notes received during the year 1889	8,434 66		8,434 66
Residue of premium notes given for re-insurance			15 75

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATTWOOD.

Commenced business 22nd March, 1884

President-W. SHEARER.

Secretary-Robt. Cleland.

Unassessed premium note capital, \$27,616.18.

ASSETS.

Amount of cash on hand at head office	\$11 1	4
Amount unpaid of assessments levied in 1889	18 9)4
prior years (not extended). \$1 91		
Amount of premium notes in force after deducting all payments thereon and assessments levied	27,616	18
Total assets	\$27,646	26
LIABILITIES.		
Amount of money borrowed	\$100 (00
Total liabilities	\$100 (00
Receipts.		
Cash received for fees at taking of application	\$22 3	50
" assessments levied before 1889	46 6	68
" money borrowed	100 (00
Total receipts	\$169 1	18
Expenditure.		
Expenses of Management:		
Amount paid for statutory assessment and license	\$17 4	l5
" printing and stationery	17 2	25
salaries	115 5	50
" postage	6 6	56
" rent	4 0	00
Total expenses of management	\$ 160 8	36
Amount paid for losses which occurred during 1889	17 0	00
Total expenditure	\$177 8	36

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Five years.	Total.
Mm.i	\$406,472 00	\$197,540 00	\$604,012 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	428	\$541,817 00
" taken during 1889	191	256,158 00
Gross number in force on mutual system 31st December, 1889	619	797,975 00
Less expired and cancelled in 1889	138	193,963 00
Net risks in force on 31st December, 1889	481	\$604,012 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

	Three years risks.	Five years risks.	Total.	
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ c. 20,323 60	\$ c. 9,877 00	\$ 30,200	c. 60
payments thereon and assessments levied			27,616	18
Amount of premium notes received during the year 1889	12,807 90		12,807	90

\$153 84

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

President-JOHN TOPHAM.

Secretary-H. J. DAGER.

Unassessed premium note capital, \$11,523.26.

ASSETS.

Actual cash on hand at head office for year ending 31st December, 1889...

Amount of premium notes in force, after deducting all payments thereon

and assessments levied	11,523	26
Amount unpaid of assessments levied during 1889	166	69
Total assets	\$11,843	79
Liabilities.—None.		
RECEIPTS.		
Cash received from assessments levied during 1889	\$605	98
" carpenter's risks	5	65
Total receipts	\$611	63
Expenditure.		
Expenses of Management:		
Amount paid for salaries, directors' and auditors' fees	\$98	00
" stationery, printing and advertising	11	90
" postage	•	43
" interest		37
statutory assessment and license	-	95
travelling expenses	2	45
Total expenses of management	\$135	10
In repayment of loans \$250, and interest \$4.37	254	37
Amount of loss which occurred during 1889	2	99
" repaid the Treasurer	65	33
Total expenditure	\$457	79

Amount covered by Policies in force Slst Incember, 1889.

System.	Three years.	Total.
Mutual	\$ c. 395,150 00	\$ c. 395,150 00

MOVEMENT IN RISKS.

Mutual Sustem.

	Number.	An even
		4
Policies in force 31st December, 1888	158	25×,77 () 00
" taken during 1889	196	143.850 00
Gross number during 1889	254	402,600 00
Deduct cancelled in 1889	3	7,450 00
Net risks in force 31st December, 1889	251	895,150 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risk	s. Total.	
Amount of face of all premium notes held by Company and legally liable to assessment	\$ c. 12,861-76	\$ 12,861	c.
Amount of all premium notes, after deducting all payments thereon and assessments levied	11,523 26	11,523	
Amount of premium notes received during the year 1889	4,911 75	4,911	75

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

President-WM. F. SANDERSON.

Secretary-O. S. Armstrong.

Unassessed premium note capital, \$17,326.42.

Assets.

Actual cash on hand at head office	\$997 802	
and assessments levied	17,326	42
Total assets	\$19,126	85
Liabilities.		
Amount of losses adjusted	\$2,139	50
Total liabilities	\$2,139	50
Receipts.		
Cash at head office as per last statement (not extended) \$745 98 Cash received for assessments levied in 1889 " " prior to 1889 promissory notes	\$2,449 250 115	12
Total receipts	\$2,814	96
Expenditure.		
Expenses of Management:		
Investigation of claims Travelling expenses Amount paid for law costs "statutory assessment and license "interest "salaries and directors' fees "postage, etc "printing, stationery and advertising. "other expenses	30 25 27 91 23 10 7	00 00 49 25 00 00 90
Total expenses of management Cash paid for losses which occurred during 1889 repayment of loans. rebate	\$252 1,293 1,015 2	50
Total expenditure	\$2,563	09

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Five Years.	Total.
Mutual	\$ c. 320,250 00	\$ c. 570,280 00	\$ c. 890,530 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.	
		8 c.	
Policies in force 31st December, 1888	629	831,630 00	
" new and renewed during 1889	80	93,850 00	
Gross number during 1889	709	925,480 00	
Less expired and cancelled in 1889	55	34,950 00	
Net risks in force on mutual system 31st December, 1889	654	890,530 00	

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Five year risks.	Total.	
	\$ c.	\$ c.	\$	C.
Amount of all premium notes held by Company, and legally liable to assessment	10,250 09	15,906 20	26,156	29
Amount of all premium notes, after deducting all payments thereon and assessments levied			17,326	42
Amount of premium notes received during the year 1889.	3,010 75	F	3,010	75

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PARIS.

Commenced business 27th May, 1861.

President-WM. RODDICK.

Secretary-Wm. Turnbull.

Unassessed premium note capital, \$103,825.08.

Cash on hand at head office	\$328 03 3,115 00
and assessments levied	103,825 08
Total assets	\$107.268 11
Liabilities.	
Amount of borrowed money and interest	\$2,765 38 1,123 00
Total liabilities	\$3,888 38
Receipts.	
Cash at head office, as per last statement (not extended) \$573.78 Cash received for assessments levied in 1889	\$6,250 00
" prior to 1889	1,020 21
" prior to 1889	9,250 00
Cash receipts from cancelled policies	39 35
Total receipts	\$16,559 5 6
Expenditure.	
Expenses of Management:	
Amount paid for commission	\$664 37
investigation and adjustment of claims	74 50
interest	200 85
" statutory assessment and license	91 98
" printing, stationery and advertising " rent and taxes	43 23 50 00 ₄
salaries, directors' and auditors' fees	770 70
postage, telegrams and express	39 95
" travelling expenses	12 00
" law costs	258 90
" other expenses	24 42
Total expenses of management	\$2,230 90
Miscellaneous Payments:	
Cash paid for losses which occurred during 1889	7,474 41 7,100 00
Total expenditure	\$16,805 31

Amount covered by Policies in force 31st December, 1880.

System.	Three years.	Five years.	Total.
Matual	s e.	s c.	\$ c.
	2.010.816 00	1,990,205 00	4,001,021 00

MOVEMENT IN RISKS.

Mutual Sastem.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1888	2,690	3,785,381 00
" new and renewed during 1889	706	1,041,960 00
Gross number during 1889	3,396	4,827,341 00
Less expired and cancelled in 1889	625	826,320 00
Net risks in force 31st December, 1889	2.771	4,001,021 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three years. risks.	Five years risks.	Total.	
Amount of face of all premium notes held by Company Mand legally liable to assessment	\$ c. 59,921 20	\$ c. 59,391 85	\$ 119,313	c. 05
Amount of all premium notes, after deducting all pay- WIMments thereon and assessments levied	••••••••••••••••••••••••••••••••••••••		103,825	08
Amount of premium notes received during the year	30,808 00		30,808	00

COUNTY OF PEEL FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1875.

President-James Jackson. Secretary-Luther Cheyne.

Unassessed premium note capital, \$84,082.11.

Oash on deposit in Dominion Bank Agency, Brampton\$3,505-84 Actual cash on hand at head office	\$3,702 55 545 44 84,082 11 \$88,330 10
LIABILITIES.	
Amount of loss adjusted	\$15 00
Total liabilities	\$15 00
Receipts.	
Cash at head office, as per last statement (not extended)\$2,463 06 Cash received as first payments, being part payment of premium notes for assessments levied in 1889 years prior to 1889 for interest carpenter's risk. Total receipts	\$1,569 70 2,991 00 417 45 40 50 1 50 \$5,020 15
Expenditure.	
Barpenses of Management:	
Amount paid for commission to agents "investigation and adjustment of claims statutory assessment "printing, stationery and advertising "salaries, directors' and auditors' fees "postage, telegrams and express "rent "other expenses	\$319 00 19 80 83 48 102 42 971 30 84 00 40 00 48 75
Total expenses of management (Carried forward)	\$1,668 75

Expenses of management (brought for	vard) \$1.668 7
Miscellaneous Payments:	
Cash paid for losses which occurred during 18	\$120 00
" prior to	1889 1,961 25
	2,081 2
" rebate	
" sundries	18 3
Total expenditure	\$3,780 6

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Four years.	Tutal.
Mutual	3,135,267 00	\$ c. 576,183 00	3,711,450 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	An. ont.
Policies in force 31st December, 1888	2,165	s c. 3,415,275 00
Policies new and renewed during 1889	637	989, 475, 00
Gross number during 1889	2,802	4,404,750 00
Less expired or cancelled in 1889	46.5	693,300-00
Net risks in force on mutual system 31st December, 1889	2,537	3,711,450 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

on Policies in force alst December. in.

	Three year i	1-ks.	Four year	risks.	T tal.	
Amount of face of all premium notes held by Company and legally liable to assessment.	*	C,	*	e.	\$	e,
Amount of all premium notes, after deducting all payments thereon and assessments levied	79,622	03	18,199	+ ×0	97, 521	\ 3
	66,819	92	17,26	2 19	N4.UN2	11
Amount of premium notes received during the year 1889	12,839	65	18,27	1 80	51,114	45 _

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRAYTON.

Commenced business 1st July, 1887.

President-Caleb Lowes,

Secretary-W. H. STUBBS

Unassessed premium note capital, \$11,496.02.

Cash on hand at Head Office		
Amount unneid of aggregment levied in 1990	8574	
Amount unpaid of assessment levied in 1889	101	97
and assessments levied	11,496	02
Total assets	\$12,172	40
Liabilities.—None.		
Receipts.		
Cash in hand and in Traders' Bank as per last statement (not extended)		
Cash received for fees at taking of applications	\$133	50
Cash received as first payments, being part payment of premium notes	289	
for assessment levied in 1889	365	00
" before 1889	39	
" interest		04
Total receipts	\$835	79
Expenditure.		
Expenses of Management:		
Amount paid for agents' fees	\$151	-
" statutory assessment and license fee	10	-
printing, stationery, advertising and postage	28 153	
salaries, directors' and auditors' fees	199	50
" postage, etc	22	
" travelling expenses		
" other expenses		25
Expenses of Management	\$399	77
Miscellaneous payments:		
Cash paid for losses which occurred during 1889rebate, abatements and returned premiums		00 77
Total expenditure	\$ 402	54

Amount covered by policies in ferce 31st December, 1889.

System.	()ne year.	Two years.	Three years.	Total.
Munual system	\$ c.	\$ c.	\$ c.	\$ c.
	1,500 00	2,400 00	409,900 00	413,900 00

MOVEMENT OF RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	224 153	\$ c. 240,380 00 179,870 00
Gress number and amount in force during 1889		420,250 00 6,350 00
Net risks in force 31st December, 1889	369	\$413,900 00

CLASSIFICATION OF RISKS:

Isolated and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	One year risk.	Two years risks.	Three years	Total.
Amount of face of all premium notes held by Com-	. ĕ . c.	\$ c.	\$ c.	\$ 0.
pany, and legally liable to assessment	45 00	72 00	12,490 15	12,607 15
Amount of all premium notes, after deducting all payments thereon and assessments levied		! '	11,496 02	11,496 02
Amount of premium notes received during the year			5,504 95	5,504 95

VICTORIA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business November, 1863.

President-GEO. H. MILLS.

Secretary-W. D. BOOKER.

Unassessed premium note capital, \$47,710.22.

Cash on hand at head office	
Cash on deposit in Bank of Hamilton 3,173 59	\$3,294 95
Amount unpaid of assessments levied during 1889	1,019 14
" " before 1889 (not extended). \$1,125 92	·
" of short date notes or due bills less than one year overdue	440 54
" one year or more over-	
due (not extended) \$110 83	
Amount of premium notes in force, after deducting all payments thereon	
and assessments levied.	47,710 22
Postage stamps	9 17
Total assets	\$52,474 05
Liabilities.	
Deposit for future assessments, etc.	\$117 94
Total liabilities	\$117 94
Receipts.	
Cash at head office as per last statement (not extended) \$1,937-82	
Cash as first payments, being part payment of premium notes	\$883 93
Cash received for assessments levied in 1889	3,640 97
" " years prior to 1889	775 51
" interest	74 71
carpenters' risks and transfer fees \$57-95	
" bills receivable 1,002 74	
" deposits for future assessments 39 72	1,100 41
Total receipts	\$6,475 53
Total receipts	

EXPENDITURE.

Topenses of Management:		
Amount paid for commission	\$711	3‡
" investigation and adjustment of claims	13	71
printing, stationery and advertising	212	25
" rent and taxes	386	69
salaries, directors' and auditors' fees	2,778	00
postage, telegrams and express	. 85	2:4
" fuel and light	41	22
statutory assessment and license fee	32	34
other expenses	60	30
Total expenses of management	\$4,321	7 :
Miscellaneous Payments:		
Cash paid for loss which occurred during 1889	777	31
" agents repaid	;)	433
rebate	6	72
Total expenditure	\$5,109	20

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1884.

System.	Three years.	Total.
Mutual	\$ c. 1,215,483 00	\$ c. 1,215,483 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1888	984	1,189,748 00
··· new and renewed during 1889	344	446,445 00
Gross number during 1889	1,328	1,636,193 00
Less expired and cancelled in 1889.	333	420,710 00
Net risks in force on mutual system 31st December, 1889	995	1,215,483 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

	Three year i	risks.	Total.
Amount of face of all premium notes held by Company, and legally	\$	c.	\$ c.
liable to assessment.	60.372	04	60,372 04
Amount of all premium notes, after deducting all payments thereon and assessments levied	47,710	22	47,710 22
An sunt of premium notes received during the year 1889	22,447	70	22,447 70

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

President-A. D. LEE.

Secretary - JNO. C. HARRIS.

Unassessed premium note capital, \$16,821.70.

Actual cash on hand at head office	\$562 69	74 75
and assessments levied	16,821	70
Total assets	\$17,454	19
Liabilities.—None.		
RECEIPTS.		
Cash at head office, as per last statement (not extended)		53 10 15
Total receipts	\$426	88
		- Committee
Expenditure.		
Expenses of Management:		
Amount paid to agents for fees and commission "for statutory assessment and license fee. "printing, stationery and advertising "salaries, directors' and auditors' fees "postage and stationery "tuel, light		89 91
Total expenses of management	\$193	99
Miscellaneous Payments:		
Cash paid for losses which occurred during 1889	-	00
Total expenditure	\$210	99

Amount covered by Polices in force 31st December, 1889

. System.	Three years.	Total,
Mutual	\$ c. 453,183 00	\$ c. 453,183 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	323	\$ c. 430,460 00
" new and renewed during 1889	139	171,348 00
Gross number during 1889	462	601,808 09
Less expired and cancelled in 1889	121	148,675 00
Net risks in force 31st December, 1889	341	453,133 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three years risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ c. 18,817 95	\$ c. 18,817 95
Amount of all premium notes, after deducting all payments thereon and assessments levied	16,821 70	16,821 70
Amount of premium notes received during the year 1889	7,499 60	7,499 60

TOWNSHIP OF EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th August, 1875.

President-NEIL McTaggart.

Secretary-WM. McCALLUM.

Unassessed premium note capital, \$7,643.04

Cash on hand	\$311 73
Cash in agents hands, acknowledged by them to be due and considered good. Amount unpaid of assessments levied during 1889	14 20 127 76
Amount of premium notes in force after deducting all payments thereon and assessments levied	7,643 04
Total assets	\$8,096 73
LIABILITIES—None.	
RECEIPTS.	
Cash at head office, as per last statement (not extended)\$1,823 44 Cash received as first payments on premium notes. "for assessments levied during 1889. "prior to 1889. "for agents' balances for interest.	\$193 05 298 65 136 71 24 20 38 39
Total receipts	\$691 00
Expenditure.	
Expenses of Management: Amount paid for statutory assessment and license "printing, stationery and advertising "salaries, directors' and auditors' fees "postage, etc. "law costs. "travelling expenses	\$12 25 17 15 97 00 2 63 970 00 6 00
Expenses of management	\$1,105 03
Miscellaneous Payments: \$830 00 Cash paid for loss which occurred in 1889 \$830 00 " before 1889 260 00 " rebate, etc 7 68	\$1,097 68
Total expenditure	\$2,202 71
•	

Amount covered by Policies in force 31st December, 1889,

System.	Three years.	Total.
Muvel	\$ c. 318,080 00	\$ 318,080 00

MOVEMENT IN RISKS.

Mutual System.

	Number,	Amount.
Policies in force 31st December, 1888	266	\$ c. 315,610 00
" new and renewed during 1889	356	104,575 00
Less expired and cancelled in 1889.	93	102,105 00
Net risks in force on mutual system, December 31st, 1889	263	318,080 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three years.	Total.
	\$ c.	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	9,074 00	9,074 00
Amount of all premium notes after deducting all payments thereon and assessments levied	7,643 04	7,643 04
Amount of premium notes received during the year 1889	3,137 25	3,137 25

CANADIAN MILLER'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

President—David Goldie. Secretary—Seneca Jones.

Unassessed premium note capital, \$47,485.20.

Assets.

Cash value of mortgages	\$11,900 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied\$47,485 20 Less residue of premium notes given by Company for reinsurance	3,159 91
Amount unpaid of assessments levied during 1889 if irst payments accrued interest.	21 00 143 00 319 52
Total assets	\$59,710 63
Liabilities.	
Amount of losses adjusted	\$4,550 00
Total liabilities	\$4,550 00
Receipts.	
Cash at head office and in bank, as per last statement (not extended) \$9,750-63 Cash received as first payments, being part payment of premium notes "for assessments levied during 1889 "before 1889 "first payments due before 1889 "interest "carpenters' risks, transfer and other fees "securities matured	\$6,098 20 9,910 63 274 00 151 00 \$13 42 47 10 5,100 00
Total receipts	

	Expenditure.		
epenses of Manage			
Amount paid fo	or statutory assessment and license fee	\$18	80
6.6	printing, stationery and advertising.	54	05
6.6	salaries, directors' and auditors' fees	2,346	58
66	travelling expenses	201	
4 *	postage, telegrams and express	74	32
66	investigation and adjustment of claims	52	38
46	cffice expenses	88	13
"	interest		50
66	law costs	48	05
Total ex	penses of management	\$2,884	73
scellaneous Payme	outs :		
	r losses which occurred during 1889 \$20,379 38		
***	" before 1889 1,660 00		
		\$22,039	38
+ 6	re-insurance	1.097	
* 6	rebate	283	
"	mortgages	2,700	-
Total exp	penditure	\$29,005	07

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Total.
Mutual " re-insured	\$ c. 633,350 00 41,500 00 591,850 00	\$ c. 633,350 00 41,500 00 591,850 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1888	224 101	\$ c. 600,550 00 269,750 00
Gross number during 1889. Less expired and cancelled in 1889.	3 2 5 93	870 300 00 236,950 00
Net risks in force 31st December, 1889	232	633,350 00

CLASSIFICATION OF RISKS:

The Company's business is exclusively confined to flouring mills, and their stocks and machinery.

PREMIUM NOTES OR UNDERTAKINGS

	Three years risks	T stail.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ c. 76,524 00	\$ c. 76.524 00
Amount of all premium notes, after deducting all payments thereon and assessments levied. Amount of premium notes received during the year 1889	47,485 20 6,289 20	\$7,485,20 6,289,20

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

President-WM. WICKWIRE.

Secretary-Thos. C. RENWICE

Unassessed premium note capital, \$7,631.82.

Cash on hand at head office \$164 27	
Cash on deposit in the Merchants' Bank of Chatham 300 00	
" " Standard " 100 00	
	\$564 27
Amount of premium notes in force, after deducting all payments thereon and assessments levied	7,631 82
Amount of due bills less than one year overdue	48 45
Total assets	\$3.214 54
Liabilities,	
Amount due Secretary	\$100 00
Total liabilities	\$100 00
Receipts.	
Cash at head office, as per last statement (not extended) \$350.76	
Cash received as first payments, being part payment of premium notes	\$426 20
" fees	2 00
Total receipts	\$428 20
Expenses of Management:	
	A07 F0
Cash paid for salaries, directors' and auditors' fees, 1888	\$97 50
	72 00
travening expenses	15 00°
statutory assessment and needse tee	7 97
" printing, stationery and advertising	19 00
Total expenses of management	\$211 47
Cash paid for rebate	3 22
Total expenditure	\$214 69

Amount covered by Policies in force 31st Incember, 1889.

System.	Three years.	Total.
Mutual	\$ c. 249,373 00 '	\$ c. 249,373 96

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.	
Policies in force December 31, 1888	98	\$ c. 129,250 00	
'taken during 1889	97	121,123 00	
Total number and amount in force 31st December, 1889	195	250,373 00	
Deduct expired and cancelled in 1889	1	1,000 00	
Net risks in force at 31st December, 1889	194	249,373 00	

CLASSIFICATION OF RISKS

All non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year	risks.	Total.	
	s	с.	\$	с.
Amount of face of all premium notes held by Company, and legally liable to assessment	8,607	93	8,607	93
Amount of all premium notes, after deducting all payments thereon, and assessments levied	7,631	82	7,631	82
Amount of premium notes received during the year 1889	4,161	56	4,161	56

12 (IN.)

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST M'GILLIVRAY.

Commenced business 2nd May, 1877.

President-Andrew Robinson.

Secretary-WM. FRASER.

Unassessed premium note capital, \$9,584.56.

Assets.

Amount of cash at head office \$75-22 on deposit in Bank of Commerce, Parkhill 140-23		
110 20	\$215	45
" value of debentures	2,100	
Amount of notes or due bills less than one year overdue	64	
and assessments levied	9,584	56
" accrued interest	62	
Total assets	\$12,026	67
$L_{IABILITIES.}$ — N one.		
Receipts.		
Cash at head office as per last statement (not extended) \$215 45 Cash received as first payments or deposits, being part payment of premium		
notes	\$322	- 0
Cash received for interest	68	
short dated notes	142	
transfer fees	3	00
Total receipts	\$536	15
Expenditure.		
Expenses of Management:		
Amount paid for statutory assessment and license	613	41
" postage	ă	00
salary, auditors' and directors' fees	98	
" printing, and stationery	18	50
Total expenses of management	\$134	91
Miscellaneous Payments:		
Cash paid for losses which occurred during 1889	1,756	11
rebate	10	40.
Total expenditure	\$1,901	42

177

Around covered by Policies in force Stat Incomber, 1889.

System.	Three years.	Total.
Vi - vi	\$ c. 400,140 00	\$ c. 400,140 00

MOVEMENT IN RISKS.

Mutaul System.

	Num's ".	Amount.
		\$ c.
*s in force 31st December, 1888	1,415	365,790 00
** (ken liming 1889, new and renewed	83	64,475 00
$\tau_{\rm L} \sim t_{\rm c}$ and an unt of , sks in force on 31st December, 1889	451	430,265 00
Iteduct - pired and consolled in 1889	39	30,125 00
Ne. risks in force 31st December, 1889	412	400.140 60

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year	risks.	Total.	
	Ś	C.	\$	c.
Amount of face of all premium notes held by Company, and legally liable to assessment	12,004	20	12,004	20
Amount of all premium notes, after deducting all payments thereon and assessments levied	9,584	56	9,584	56
Amount of premium notes received during the year 1889	1,934	2 5	1,934	25

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD,

Commenced business 5th November, 1875.

President-GEORGE DEWAR.

Secretary-W. G. WILLOUGHBY.

Unassessed premium note capita!, \$76,149.97.

Cash value of debentures	\$1,245	()()
Cash on hand		
Amount of short date notes, or due bills, less than one year overdue	1,191 963	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	76,149	97
Total assets,	\$79,550	69
Liabilities.		
Amount due an agent	\$0	44
Total amount of liabilities	\$0	44
D-1	D. C.	
Receipts.		
Cash at head office and in bank, as per last statement (not		
extended)	27	Lon
Oash received as first payments, being part payment of premium notes	\$7,801	
TOT THUCKOST	283	
" for debentures	1,800	00
Total receipts	\$9,888	05
Expenditure.		
Expenses of Management:		
Amount paid for commission to agents	\$864	75
statutory assessment	81	50
" printing, stationery and advertising	126	93
" salaries, directors' and auditors' fees	618	50
postage, telegrams and express	88	92
travelling expenses	15	50
rent of hall	3	
other expenses	7	15
Total expenses of management	\$1,806	25
Miscellaneous Payments:		
Cash paid for losses which occurred during 1889	9,449	80
rebate	209	
debentures and other security	1,441	63
Total expenditure	\$12,907	48

Amount covered by Policies in force 31st December, 1889.

System.	Three years.	Tetal.
Mutual	\$ c. 3,482,272 00	8 e. 3,482.272 00

MOVEMENT IN RISKS.

Mutual Sustem.

	Number.	Amount.
Policies in force 31st December, 1888	3,042	\$ 0. 3,329,283 00
" new and renewed during 1889	1,151	1,318,135 00
Gross number during 1889	4,193	4,647,418 00
Less expired and cancelled in 1889	1,083	1,165,146 00
Net risks 31st December, 1889	3,110	3,482,272 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	97,032 08	\$ e. 97,032, 08
Amount of premium notes, after deducting all payments thereon and assessments levied	70,149 97	76,149 97 39,544 05

RECAPITULATION

OF

ASSETS, LIABILITIES, INCOME AND EXPENDITURE

OF ALL

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

PUBBLY MUTUAL FIRE INSURANCE COMPANIES. ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1889.

Total Assets.	8 25,751 76 27,201 85 19,720 85 19,720 85 19,700 80 10,7	29,710 68 21,730 69	記 2 2 2 3 4 3 4 3 4 3 4 3 4 3 4 5 5 5 5 5 5 5 5 5 5 5 5 5	20, 166 11 27, 646 26 17, 133 18 16,961 65	36,061 38	34,512 90 15,762 02 38,377 87 24,076 77
All other	.: %		110 S18 110 P10 P10 P10 P10 P10 P10 P10 P10 P10	00 21 27		10 00
Interest due and Acemed.	<u>й</u>	319 32	<u>0</u>	18 86 86		
oto Zamiana Premium Zote Galdad	x 24.727.22 x 26.727.22 x 26.	11, 167, 20 11, 602, 38 23, 485, 12	12,874 35 169,466 68 21,632 12 22,854 70 171,416 37 12,174 50	89,246 61 169,960 00 27,616 18 14,803 02 16,589 25	38,021 82	34,281 75 14,700 45 35,848 36 23,725 91
Rills regeivable less than	χ		90 000	1,01,8 92	55 55 55 55	
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Agents Balanees.	5 <u>5</u> ; ; , , , , , , , , , , , , , , , , ,			8 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5		92.28
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E. st Estatu Cash Values		: : : : : <u>:</u>	28.7	s., sering 00 000 11	:	
NAME OF COMPANY.	Bay of Quinte Bertie & Willengthy Blansbard Blansbard Bernat County Sprant County	Canadian Millens	Deredian and West Oxford Dominion Grauge Borchester, North and South Pownie Dumfries, North, and Waterloo, South, Dumyrie Farmers	Easthope, South Economical Elma Parmers Frameres Frameres Frameres	Pormosa,	Germania Farmers' Grand River Grey and Bence Guelph Township

fay Township topewell Creek fowick Farmers turon and Middlesex		4,329 93 199 11 3,283 39 2,188 34	213 55	81 21 367 36 1,058 61	1,641 78	54,677 67 72,814 53 142,133 22 95,609 80			59,088 84 73,257 19 115,783 90 101,842 86
Vent and Essev		561.27			3 3	7,631 82			8,911.51
sambton Farmers' oennox and Addington oblo Township ondon Township		2, 486 87 68 33 1,861 78 2,136 26		181 20	98 : : : : : : : : : : : : : : : : : : :	76,119 97 92,438 75 15,952 41 20,168 17		87 50	79,550 69 22,725 78 17,314 19 22,105 21
detillivray	2,100 00	215 E 301 32		302 31	99 19	9,584 56 53,788 08	62 00		12,026 67 51,586 71
Gebol Vissouri Farmers Vorfolk Farmers		199 41 289 16		2667 2667 2667 2667	- i i i i i i i i i i i i i i i i i i i	51,267 31 62,455 93 20,251 45			52,179 13 63,277 34 20,766 07
Oneida Farmers'. Uter Mond Farmers	: :	35 85 158 84 710 87		168 69 51 281		14,347 81 11,523 26 29,749 08			14,403 16 11,843 79 30,892 10
eel and Maryboro'. eel County Farmers'.		3,705 g 11 4.77 g 11 5.02 5.01 10 5.01		101 97 515 14		11,496 02 84,082 11 13,486 98			12,172 40 88,330 10 13,939 02
sultfleet and Binbrook Simcee County Southwold Farmers'		568 95 956 95 2,210 07	10 808	6 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8		16,821 70 11,048 05 12,397 91 67,656 77		54 00	17,454 19 11,214 10 13,470 94 70,198 88
Townsend Farmers	:	1,065-29		19 56		30,567 26	:		31,682 11
Tsborne and Hibbert		338 GI	:	2 187		47,958 82			18,783 22
Victoria	:	3,301-15		1,019 11	110 51	17,710 22			52, 171-05
Walpole Farmers Waterloo, North, Farmers Wawamosh, Wesk, Westminster Township Williams, East		5.00 S S S S S S S S S S S S S S S S S S	57 85	\$5 55 170 610 160 21 161 61 721		33,241-71 119,538-32 92,293-00 27,416-68 7,643-04			34,128 93 120,230 80 93,152 39 38,278 79 8,096 73
Yarmouth	:	175				13,505 97			14,050 08
Potal	28,350 2	.00,063 55	9 まで	17,909.51	6,638 13	9,578,371 51	1,131 %	1,185.90	2,751,690.31

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR YEAR ENDING 3151 DECEMBER, 1889.

Amount at Risk.	8 c. 1,075,006 00 979,375 00 880,530 00 883,250 00 1,001,021 00 586,250 00	633,350 00 187,376 00 602,015 00	399,847,00 8,339,109,00 1,208,720,00 725,985,00 4,100,760,00 549,580,00	1,902,585 00 5,001,181 00 604,012 00 419,550 00 721,918 00	1,099,951 00	1,073,430 00 504,326 00 853,109 00 527,550 00
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other Diabilities	ζ :		00 ::::::::::::::::::::::::::::::::::::			
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For the part of S. S. S. S. S. S. S. S. S. S. S. S. S.	ζ :		1,900 00	1,115 00		
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Каме ор Сомрам).	Pay of Quinte Bertie and Willoughby Blanshard Steinlein, North 81 Brant County 48 Brant County	Canadian Millers' Caradoc Farmers Culross.	Dereham and West Oxford Dominion Grange. Dorelester, North and South Downie Dumfries, North, and Waterloo, South Dunwich Farmers	Easthope, South Economical Elma Farmers Eramosa Erre Farmers.	Formosa	Germania Farmers Grand River Grey and Bruce Gaelph Township

						0000						
2,059,151,00 1,510,396,00 3,189,363,00 2,867,071,00		400,140 00	1,784,352 00 1,443,015 00 938,640 00	501,760 00 395,150 00 892,055 00	413,900 00 3,711,450 00 496,655 00	453,133 00 316,665 00 592,200 00 3,134,465 00	1,089,195 00	2,324,330 00	1,215,483 00	1,350,574 00 2,535,124 00 2,633,159 00 1,262,720 00 318,080 00	567,810 00	84,946,603 70
1,49 7 2,370 3,619	3,110 8603 348 604	412	1,370 851 1,034	346 251 700	369 2,337 258	341 234 456 2,540	111	1,560	966	1,378 1,770 1,378 1,000	389	64,006
85.801 71 8,801 71	100 00 Nil. Nil.	Nil. Nil.	4,044 89 800 00 1,991 99	Nel. $Nil.$ 1,343 18	Nil. 15 00 Nil.	Nil. 450 00 Nil. Nil.	Nil.	Nil.	117 94	Nii. Nii. Nii. Nii.	Nil.	45,990 81
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PURELY MUTUAL FIRE INSURANCE COMPANIES.

·							-	-
Total	ý.	2,671 2,341 1,063 14,96 16,559 2,832 30	22,394 35 1,197 58 356 31	578 68 29,904 39	2,406,62 1,419 52 5,775 63 327 15	88,483 11 169 18 169 18 254 11 501 38	1,334 38	06 58 595 595
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NAME OF COMEAN.		Eay of Quinte Bertie and Willoughby Blamshard Blenderin, North 18 Brant Comby.	Canadian Millers'	Dereham and West Oxford Dominion Grange	Downies, North, and Waterloe, South, and Waterloe, South, 25 10	Easthope, South. Economical. Elma Farmers. Pannosa. Drie Farmers.	Pormosa.	Germania Famorias Grand River

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COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR THE YEAR ENDING 31S1 DECEMBER, 1889. FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES

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Fire Insurance Exchange Pormosa	1,029,153 00	10,949 77 38,021 82	28,361 13 36,061 38	1,157,591,00	21,507,12
Germania . Gore District Grand River . Grey and Bruce . Guelph Township .	1,073,130,00 3,036,166,00 501,326,00 853,109,00 827,550,00	12,55 12,55 12,55 13,55 15,55	31,312 90 251,380 36 15,762 02 38,877 87 71 676 12	289,985,00 1,260,827,00 261,225,00 303,106,00 200,750,00	101,197 00 101,197 00 7,890 75 13,059 35 9,611 00

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INDEX REGISTER

OF

FIRE INSURANCE COMPANIES.

INCLUDING ALL COMPANIES AUTHORIZED TO TRANSACT BUSI-NESS AT THE DATE OF PUBLICATION OF THIS REPORT.

REGISTER OF INSURANCE COMPANIES, INCLUDING ALL COM-OF PUBLICATION

Company's State nent on page.	Name of Company.	System.	Head Office,	President.
1		25.	Picton	Archilaus Southard
136		Mutual	Ridgeway	W. E. Ellesworth
115	Bertie & Willoughby Farmers'	Mutual	St. Mary's	W. F. Sanderson
	Blanshard	Mutual	Chesterfield	Joe. Pettigrew
93	Blenheim, North	Mutual	Paris	Wm. Devlin
	Brant County, Farmers'			
121	Bruce, West, Farmers'	Mutual	Kincardine	L. T. Bland
	Canadian Millers'	Mutual	Hamilton	David Goldie
97	Caradock Farmers'	Mutual	Mount Bridges	Wm. Young
21	City Mutual of London	Cash Mutual	London	James Cowan
72	Culross	Mutual	Teeswater	Sam. Kirkland
t		36 . 1	M 121	W. Nancekivell
68	Dereham and West Oxford	Mutual	Mount Elgin	Jesse Trull
129	Dominion Grange	Mutual	Owen Sound	Wm. Woods
143	Dorcbester, North and South.	Mutual	Harrietsville	
62	Downie	Mutual	St. Paul's	D. McIntosh
83	Dumfries, N., & Waterloo, S	Mutual	Galt	Arch. Ferguson
127	Dunwich Farmers'	Mutual	Wallacetown	P. Stalker
91	Easthope, South, Farmers'	Mutual	Tavistock	Werner Youngblut
59	Economical	Cash-Mutual	Berlin	H. Krans
!	Elma Farmers'	Mutual	Atwood	W. Shearer
74	Eramosa	Mutual	Rockwood	David Rea
134	Erie Farmers'	Mutual	Selkirk	Guye Culver
	*Excelsior Life (Limited)	Stock	Toronto	E. F. Clarke, M.P.P.
24	Fire Insurance Exchange	Cash-Mutual&	Toronto	Fred Wyld
99	Formosa	Guarantee	Formosa	And. Wæchter
,				
70	Germania Farmers'	Mutual	Lot 4, con. 8, Tp. Normanby	Jno. Roedding
28.	Gore District	Cash-Mutual	Galt	James Young, Hon
113	Grand River	Mutual	York	Wm. Dobbin

PANIES, AUTHORIZED TO TRANSACT BUSINESS AT THE DATE OF THIS REPORT.

Post Office.	Vice-President.	Post Office.	Secretary.	Post Office,
Picton	Thos. Wellbanks	Milford	TDLLD	This is
			J. Roland Brown	Picton.
Ridgeway	H. J. Beam	Black Creek	R. N. Hibbard	Ridgeway.
St. Mary's	Thos. Evans	St. Mary's	P. S. Armstrong	St. Mary's.
Ratho	Thos. Lockhart	Walmer	Geo. Middlemas	Chesterfield.
Mohawk	Jas. McIrvine	Falkland	Wm. Turnbull	Paris.
Lorne	Wm. Hunter	Underwood	Geo, Bissett	Kincardine.
Ayr	Wm. Snider	Waterloo	Seneca Jones	Hamilton.
Mount Brydges	S. J. Sutherland	Mount Bridges	W. E. Sawyer	Mount Bridges
London	T. C. Hewett	London	J. B. Vining	London.
Teeswater	P. Clark	Teeswater	Alex. Adamson	Teeswater.
Ingersol	Thos. Prouse	Mt. Elgin	Alex, Bell	M. Tu
Oshawa	W. Eyres	Cannington	R. J. Doyle	
Grumlin	S. Charlton		P. Kuntz	Owen Sound.
Avonbank	Geo. Frame	Springfield		Harrietsville.
			Peter Smith	Sebringville.
Clyde	T. Buchanan	Galt	Wm. Deans	Galt.
Crinan	Duncan Thomson	Gowal	W. A. Galbraith	Iona Station.
Tavistock	Leonard Schaefer	Tavistock	Wm. S. Russell	Tavistock.
Berlin	J. Fennell	Berlin	W. Oelschlager	Berlin.
Listowell	Jas. Donaldson	Atwood	Robt. Cleland	Listowel.
Fergus	Jas. W. Benham	Rockwood	Hugh Black	Rockwood.
Rainham Centre	C. T. Meadows	Biugham Road	J. W. Holmes	Selkirk.
Toronto	$\{J. K. Leslie. \dots \}$	Toronto	E. J. Lomnitz	Toronto.
Toronto	W. H. Howland	Toronto	Hugh Scott	Toronto.
Walkerton	B. Oberle	Carlsrhue	J. J. Schumacher	Formosa.
Alsfeldt	Phillip Schauss	Alsfeldt	Geo. Hopf	Moltke.
Galt	A. Warnock	Galt	R. S. Strong	Galt.
Blackheath	James Asher	Caistorville	F. A. Nelles	York.

REGISTER OF INSURANCE COMPANIES, INCLUDING ALL COM-OF PUBLICATION OF

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Company's State- ment on page.	Name of Company.	System.	Head Office.	President.
4.0~	C Down	Mutual	Hanover	David McNichol
105	Grey and Bruce	Mutual	Guelph	John I. Hobson
89	Guerbu rownsmb	Traduction	Guoipii	Committee and Co
	Halton Union Farmers'	Mutual	Acton	John Ramsey
32	Hand-in-Hand	(Cash-Mutual &) Stock)	Toronto	W. H. Howland
85	Hay Township Farmers'	Mutual	Zurich	S. Brokenshire
95	Hopewell Creek	Mutual	New Germany	H. Reberts
101	Howick Farmers'	Mutual	Gorrie	Jas. Edgar
78	Huron and Middlesex	Mutual	London	R. S. Murray
	Kent and Essex	Mutual	Wheatly	Wm. Wickwire
179	Lambton Farmers'	Mutual	Watford	Geo. Dewar
139	Lennox and Addington	Mutual	Napanee	John B. Aylesworth
1	Lobo Township	Mutual	Coldstream	Peter A. Graham
	London Township Farmers'	Mutual	Arva	E. Roberts
		35	777 A. M. CU'II'	A. J. D. D. Marris
177	McGillivray	Mutual	West McGillivray	Andrew Robinson
107	McKillop	Mutual	Lot 17, con. 5, McKillop Tp.	Thos. E. Hayes
7	Mercantile	Stock	Waterloo	J. E. Bowman
36	Millers and Manufacturers'	Stock	Toronto	James Goldie
76	Nichol	Mutual	Fergus	Wm. Taylor
103	Nissouri Farmers'	Mutual	Kintore	Wm. Gerrie
	Norfolk Farmers'	Mutual	Simcoe	William Dawson
444	Oneida Farmers'	Mutual	York	D. Kett
111	*Ontario Live Stock	Cash-Mutual	Seaforth	John McMillan
90		Cash-Mutual	London	A. McCormick
39	Otter	Mutual	Norwich	John Topham
CAI		Mutual	Embro	Alex. McCorquodale.
64	Oxford Parmers	Dictorial	1241010	Tion. Interest question

^{*}The Ontario Mutual Live Stock Insurance Company (of Seaforth, Ont.), having deposited at the transact on the premium note plan, the business †Licensed on 1st April, 1890, to insure, on the premium note plan

PANIES, AUTHORIZED TO TRANSACT BUSINESS AT THE DATE THIS REPORT .- Continued

Post Office.	Vice-President.	Post Office.	Secretary.	Post Office,
Lamlash		Walkerton	Duncan Campbell	Hanover.
Mosborough	Thos. McCrae	Guelph	Geo. B. Hood	Guelph.
Eden Mills	John Warren	Acton	Colin Cameron	Eden Mills.
Toronto	B. Homer Dixon	Toronto	Hugh Scott	Toronto.
Exeter	John Baker	Harpley	Henry Eilber	Crediton.
Elora	John J. Laidlaw	Guelph	Anton Frank	New Germany.
Gorrie	Wm. Douglas	Wroxeter	Wm. S. McKercher	Wroxeter.
London	D. M. Cameron	Strathroy	John Stephenson	London.
Wheatly	Stuart Musgrove	Windfall	Thos. C. Renwick:	Romney.
Kertch	John Dallas	Thedford	W. G. Willoughby.	Walnut.
Newburg	B. C. Lloyd	Napanee Mills	N. A. Caton	Napanee.
Ivan			J. Marsh	Coldstream.
Bryanston	John Abray	Arva	Edward Dann	Bryanston.
West McGillivray	Wm. Wright	West McGillivray.	Wm. Fraser	W. McGillivray.
Seaforth	Donald Ross	Clinton	W. J. Shannon	Seaforth.
Waterloo	John Shuh	Waterloo	P. H. Sims	Waterloo.
Guelph	W. H. Howland	Toronto	Douglas Sutton	Toronto.
Fergus	Charles Nicklin	Ponsonby	John Beattie	Fergus.
Ingersoll	Wm. Whitstone	Lakeside	E. J. Pearson	Kintore.
Vittoria	R. M. Wilson	Bethel	W. D. Boyd	Simcoe.
	THE THE TYPE OF THE TENTON			
Willow Grove		Clanbrassil	John Senn	York.
Seaforth			John Avery	Seaforth.
London	Jas. Egan	London	P. F. Boyle	London.
Burgessville	Seneca Pitcher	Norwich	H. J. Dager	Norwich.
Embro	Philip McDonald	Kintore	James Munro	Embro.

Provincial Treasury the sum of \$5,000, pursuant to 52 Vic., c. 33, was licensed on the 20th Nov., 1889, to of insuring farm and general live stock.

only, fire risks other than mercantile and manufacturing.

REGISTER OF INSURANCE COMPANIES, INCLUDING ALL

Company's State- ment on page.	Name of Company.	System.	Head Office.	President.
1	Peel and Maryborough	Mutual	Drayton	James Cross
	Peel County Farmers'	Mutual	Brampton	Jas. Jackson
42	Perth	Cash-Mutual	Stratford	Jas. Trow, M.P.
87	Puslinch	Mutual	Aberfoyle	Duncan McFarlane
		212100111112111111111111111111111111111	riberroyie	Duncan McFarlane
11	Queen City	Stock	Toronto	W. H. Howland
	Saltfleet and Binbrook	Mutual	Elfrida	A. D. Lee
	Simcoe County	Mutual	Keenansville	Geo. C. Morrow
123	Southwold Farmers'	Mutual	Sheddon	Dugald McColl
132	Sydenham	Mutual	Annan	Gideon Harkness
				Cidoon Lanageoniii
141	Townsend Farmers'	Mutual	Waterford	Oscar McMichael
109	Usborne and Hibbert	Mutual	Farquhar	David Mitchell
ļ	Victoria	Mutual	Hamilton	Geo. H. Mills
117	Walpole Farmers'	Mutual	Jarvis	Geo. Jepson
45	Waterloo	Cash-Mutual	Waterloo	Chas. Hendry
81	Waterloo, North, Farmers	Mutual	Waterloo	Josiah Hallman
119	Wawanosh. West	Mutual	Dungannon	Chas. Girvin
48	Wellington	Cash-Mutual	Guelph	Fred. W. Stone
66	Westminster Township	Mutual	Westminster	Richard G. Rose
1	Williams, East	Mutual	Nairn	N. McTaggart
125	Yarmouth	Mutual	New Sarum	Jno. Gillis

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Post Office.	Vice-President.	Post Office.	Secretary.	Post Office.
Drayton	James McEwing	Drayton	W. H. Stubbs	Drayton.
Meadowvale	Eli Crawford	Brampton	L. Cheyne	Brampton.
Perth	Wm. Mowat	Stratford	Chas. Packart	Stratford.
Aberfoyle	John Clark	Morriston	Jas. Scott	Aberfoyle.
Toronto	James Austin	Toronto	Thomas Walmsley.	Toronto.
Stoney Creek	Wm. Martin	Binbrook	J. C. Harris	Hamilton.
Keenansville	Jas. Butt	Alliston	T. D. McGowy	Tottenham.
Iona	Donald Turner	West Magdala	R. N. Stafford	Sheddon.
Annan	Jas. Gardner	Meaford	Hugh Reid	Annan.
Waterford	Wm. P. Skirrow	Bloomsburg	L. N. Collver	Waterford.
Staffa	R. H. Bain	Fullarton	Thos. Cameron	Farquhar,
Hamilton	Jas. Cummings	Hamilton	W. D. Booker	Hamilton,
Selkirk	Robert Miller	Nanticoke	George Miller	Jarvis.
Waterloo	Geo. Randall	Waterloo	C. M. Taylor	Waterloo.
Washington	J. C. Bowers	Berlin	Levi Stauffer	Waterloo.
Nile	J. Ballantyne	Pine River	Jno. M. Roberts	Dungannon.
Guelph	Geo. Randall	Waterloo	Chas. Davidson	Guelph.
Glanworth	Andrew Webster	Weldon	Henry Anderson	Wilton Grove.
Nairn	Wm. Ross	Nairn	Wm. McCallum	Nairn.
St. Thomas	Samue Buck	Southwold	W. H. Elliott	New Sarum.



APPENDIX.

LEGISLATIVE REGULATION OF STEAM-THRESHERS.



LEGISLATIVE REGULATION OF STEAM-THRESHERS.

Among the notable advances recently made by the farmers of Ontario must be reckoned the substitution of steam-power for horses in threshing operations, In our older counties the steam-thresher has now become a regular follower of the reaper. This increasing use of steam-power with its manifold advantages has hitherto had one great drawback—the increased danger to farm property; but by the co-operation of the maker and the user of the engine, the chief cause of danger can certainly be now removed. For the past three or four years steamthresher fires have added materially to the farmer's troubles, as well as to the burdens of insurance companies; and have more than once occupied the attention of the Legislature. The present (1890) threshing season had hardly more than begun when the Waterloo Chronicle published with particulars a list of seven serious fires in Western Ontario that had been caused by agricultural enginesthe engines themselves being in some cases destroyed by the fire they had occasioned. The experience of our Manitoba neighbors confirms our own. At the celebrated Bell Farm on the 21st October, sparks or embers from an agricultural engine started a destructive fire, consuming three thousand bushels of wheat, and also destroying a splendid threshing outfit valued at \$3,000. In the face of such occurrences it is idle for any of the interests concerned to deny or dispute the danger of agricultural engines as at present used; the cure, however, lies, not in the disuse or discouragement of steam-power, but in the removal of the present element of danger. Four distinct private interests concur, or should concur, in searching out and removing this element of danger; the four interests are those of the farmer, the farmer's insurer, the engine-maker. and the owner of the engine. Besides affecting these private interests, the matter much concerns the general public. Fire-waste, as a rule, profits no one; even the assured is usually a sufferer to some extent. Even where the destroyed property is fully insured, and even though the loss falls primarily upon foreign insurance companies, the loss is very apt in the end to be taxed back upon our community in the form of higher premium-rates. This final incidence of the burden is of course, more obvious, where (as is now the general case in Ontario) the farmer's loss falls upon a farmers' mutual insurance company, Here the loss is directly taxed upon our farming community which naturally becomes restive under these preventable losses, and voices its complaints in the Legislature. In 1889 the Legislature recognized the public interest in this question, and by a special statute, (52 V. c. 45,) required spark-arresters to be provided and constantly used in steam-threshing engines. This remedy was

doubtless suggested by an earlier enactment, (41 V., c. 23,) requiring, in certain timbered districts, locomotives to have the smoke-stacks hooded with wire netting of the gauge and mesh stated in the section. Extending the principle of this legislation to steam-threshing engines, but by no means prescribing wire screens as sufficient, the Legislature enacted in 1889 (52 V., c. 45) as follows:—

- "1. It shall be the duty of every manufacturer of steam-threshing engines to provide each engine with an efficient spark-arrester before selling or disposing of the same, and no person shall use or run any steam-threshing engine unless it is provided with such spark-arrester and it shall be the duty of the owner or or other person using or running the engine to keep the spark arrester at all times when the engine is in use in proper working order.
- "2. Every manufacturer who sells or disposes of any steam-threshing engine without an efficient spark-arrester shall on summary conviction before a justice of the peace having jurisdiction in the municipality where the offence was committed, be subject to a fine of not less than \$5 or more than \$20, together with the costs of prosecution, for each engine so sold or disposed of, as aforesaid; and any person using or running any steam-threshing engine not provided with such spark arrester, or wilfully using or running any steam threshing machine not having such spark arrester in proper working order shall, on conviction as aforesaid, be subject to a like fine for every day he so uses such steam-threshing machine which fine and costs may in each case be recovered by distress, and in default of payment of such fine and costs or of sufficient distress, the offender may be imprisoned in the common gaol for a period not exceeding thirty days.
- "3. One-half of the fine when received shall belong to the informer and the other to the treasurer of the municipality where the offence is tried."

Notwithstanding this clear and peremptory enactment, it would appear that at least one maker's engines are still unprovided with efficient spark-arresters, and that his default has this season made a fire-loss of \$2,000 for a farmer in Haldimand Township, the insurance being only \$850. Even where the manufacturer provides his engines with efficient spark-arresters, there is at present no certainty that the engineer will not throw the spark-arrester out of use. A practical steam-thresher of many years' experience writes from the County of Hastings condemning the use of mere wire-screens as spark-arresters. He says: "From practical experience I know that no screen apparatus is fit to be used on a threshing-engine for a spark-arrester; because the exhaust-steam dampens the screen to which soot and ashes adhere; then as the screen becomes filled or clogged, and the draft of chimney impeded, the steam begins to go down; and to avoid trouble the engineer takes the screen out (which it is impossible to keep from clogging,) and quietly slips it some place ont of the farmer's sight, and goes on threshing without any-

thing whatever to stop the escape of fire. The (escaping sparks of) fire cannot be noticed in day-light, and when it begins to get dark, the screen may be cleaned and used for an hour without being troublesome." Other correspondents confirm these statements.

I have taken some pains to ascertain the ordinary pressure at which these engines are worked. Theoretically, the working pressure is stated by several correspondents at 80 lbs. to the square inch; but it is certain that the actual pressure not unfrequently reaches 120 lbs. and is commonly 100 lbs. Where the engineer, as is too often the case, allows the boiler to become lined with earthy or calcareous deposits, he finds increasing difficulty in raising high-pressure steam, and often to the foulness of the boiler is added the further obstacle of bad fuel. In his impatience to raise steam, the engineer tries to sharpen the draught by throwing the spark-arrester out of use, even when the engine is on the windward side of the barn. He takes his chances of getting to the windward side of the law, knowing the peculiar difficulties in such cases of the prosecutor obtaining sufficient evidence to convict. In the County of Brant, a few months after the passing of the Act, a serious loss fell upon a farmers' insurance company through the engineer's disuse of the spark-arrester; but the company, notwithstanding strong evidence, failed to convict.

A sifting of these steam-thresher fires shows that they are due to two main causes acting singly or conjointly: (1) ignorance or recklessness of the engine-driver; (2) close proximity of the engines to stacks or farm buildings.

(1). The remedy for ignorant or reckless engine-drivers lies in a certificatesystem such as in the last Parliament of Ontario was proposed by Mr. Garson. member for Lincoln. A well-built field engine ought, in competent and careful hands, to stand several years of hard work without much impairment of machinery or dangerous weakening of the boiler. But the hands into which these engines pass are often neither competent nor careful; the working parts get out of repair or out of adjustment; the boiler plates are burnt or corroded, and the internal surface is lined with deposits. Instead of taking the engine to the manufacturer to have it overhauled, the engine-driver claps on more steam and tries to force up the engine to its former duty; and in order to get this higher steam pressure he throws the spark-arrester out of use. Destruction of farm property follows; and, as the boilers become older and weaker, explosions and lossof life will almost certainly occur. Some casualties of this kind have, in fact already occurred. It is clearly unsafe to trust in the hands of every volunteer an engine worked at from 80 to 120 lbs. of steam. If a few serious explosions should occur, the use of the steam engine for farm operations would become discredited, and farmers would revert to antiquated because apparently safer methods. The obvious merits of Mr. Garson's bill were antagonized by the fearon the part of many members that engine-drivers would form a close guild and

inordinately advance wages. But this could scarcely occur under public examinations held at short intervals under Government supervision, the examinations being strictly limited to the practical requirements of engine driving. The certificate system would have the advantage of forthwith excluding grossly ignorant and incompetent men from the charge of these high-pressure engines. It would not only secure an ample supply of competent men, but it would keep a competent man up to the mark,—as is illustrated in the case of certificated master mariners; and further, it would afford a ready means of enforcing such precautions in the use of engines as the Legislature may from time to time enact. General penal clauses against unascertained persons often prove a brutum fulmen; but if the engine driver in charge is made primarily responsible for any breach of statutory precautions, and if a breach proved to the satisfaction of the board of examiners, suspends or cancels the delinquent engineer's certificate, the engineer will generally respect and obey the law.

(2). The second, and undoubtedly most frequent, cause of steam-thresher fires, lies in the nearness of the engine to stacks or buildings. Even where precautions are taken, a spark will sometimes lodge unnoticed in the stack, or on a shingle roof, or under the eaves of a building; and then after the threshing is completed, and perhaps, hours after the engine has left the premises, the stack or roof will suddenly burst into flames. If this sometimes occurs notwithstanding all care and precautions, it is obvious how much the danger is aggravated by the absence of care and precautions. Farmers' mutual insurance companies have, therefore, of late been directing their efforts to keeping the engine at least 100 feet distant from every stack or building.

A petition was last session very strongly pressed upon the Legislature praying that this minimum of distance be made matter of positive enactment. At the time this petition was presented, the proposed restriction would have been impracticable, or, as most farm buildings are situated, would have amounted to an absolute prohibition of steam-threshing. But the difficulties then existing have since been obviated by mechanical devices which will be noticed below, so that the demand for legislation will no doubt be renewed with increased force. It may be argued as against such legislation that the farmers' mutual could, without any new law, make it a condition of their policies, that a steam engine shall not come closer to stacks or barns than 100 feet; and on any breach of this condition that the insurance shall be void. Whether, as a matter of law, such a condition would in any given case be a valid and binding condition would depend, (R. S. O. 1887, c. 167. ss. 115, 116). on the questions: tirst, whether the company had set out this condition as a "variation" of the Statutory Conditions in the exact manner insisted on by the statute: and secondly, whether the court or judge before whom the issue was tried should, "under the circumstances," hold the condition to be just and reasonable." This phrase "under the circumstances" covers a vast

multitude of dissimilar cases, in some of which even the same judge may reach opposite conclusions. The bench, carrying out the spirit of the Uniform Conditions Act, show an inclination to discourage variations of the Statutory Conditions, as tending to infect the contract with uncertainty, and as leading back to the quagmire from which the Statutory Conditions lifted fire insurance in this Province. As the reasonableness of a condition (not being statutory) is to be tested with relation to the circumstances of each case at the time the policy was issued, (Ballagh v. Royal &c. Fire Insurance Co., 5 A. R., 87,) it cannot be affirmed of any condition made by a company that the condition is uniformly valid, and binds all the policies containing the condition. Whenever, therefore, the necessity for a new condition is shown, it ought not to be left to each insurance company to frame the condition in its own interest, but a condition framed in the general interest of insurers and assured should be enacted by statute. On this principle the commission of judges recommended the uniform conditions which became law and are now incorporated in the Ontario Insurance Act. These conditions form a storehouse of valuable precedents as having passed under the hands of a number of our most eminent judges,-Richards C. J., Spragge C., Hagarty C. J., Harrison C. J., and the Honorable Justices Strong, Patterson and Burton. One of the practical questions to be dealt with was the fire-waste arising from preventable causes. When the Commission sat there was much the same carelessness in dealing with stoves and embers in dwellings as there is now in dealing with engine-furnaces and embers around barns. The consequence was a large annual destruction of dwellings. General public enactments and municipal by-laws had failed to restrain the fire-waste, notwithstanding threatened fines and penalties. But the commission of judges touched the core of the matter by a short statutory condition, forfeiting the insurance money in case certain structural arrangements were absent, or if certain precautions were not observed. This statutory condition brought a speedy reform in domestic arrangements for heating and cooking. The reason is clear. A fire-claim puts the insuring company upon sharp inquiry as to the observance of this statutory duty by the assured; the condition in effect imposes an immense fine upon the owner or the tenant, or upon each, for a breach of this duty; this fine is enforced simply by the insuring company's refusal to pay the insurance money; and this refusal naturally follows a provable breach of the statutory condition.

We have now to deal with a large fire-waste of farm property arising from similar preventable causes. It is morally certain that the enforced removal of the steam engine to the distance of 100 feet from the barn and stacks, would, if combined with the present statutory requirements, at once put an end to this destruction of property. Provided this isolation of the engine can in all cases be effected without any serious hardship, such isolation clearly ought to be enforced; and to enforce such isolation, experience shows that the most effectual—if not the only effectual—way is by statute to forfeit the insurance for default of such isolation

The important question, therefore, is: Can this 100 feet isolation of the engine be, in all cases, effected without serious hardship? In order to ascertain all the facts necessary to form an opinion, and at the same time to stimulate practical solutions of the difficulties which, at the date of the petition, prevented any legislative relief, the Insurance Department in January, 1890, addressed the following circular to farmers, farmers' insurers, engine builders, owners and users of agricultural engines, manufacturers of threshing machines, and engineers civil and mechanical:—

"PROPOSED LEGISLATION RESPECTING STEAM-THRESHERS.

" OFFICE OF INSPECTOR OF INSURANCE FOR ONTARIO.

" PARLIAMENT BUILDINGS, TORONTO, 20th January, 1890.

- "SIR,—The Mutual Fire Underwriters' Association has, by its Executive Committee, petitioned for legislation, the effect of which would be to compel the removal of all steam-thresher engines to a minimum distance of 100 feet from any building or stack of hay, grain or straw, if wood be used as fuel, or to a minimum distance of 30 feet of said property, if hard coal be used as fuel.* This proposal for legislation is hereinafter referred to as the proposal.
- "A. Would there be any serious difficulties in giving practical effect to the proposal? If so, please state them in detail.
- " B. Assuming the proposal to be practicable:
 - (1) If the power were transmitted by rope:—
 - (a) Of what material would the rope consist?
 - (b) What would be the minimum diameter of the rope?
 - (c) What would be the diameter of the driving pulley?
 - (d) What would be the diameter of the driven pulley?
 - (2) Could rope with flexible couplings or connections be employed in short sections so as to meet the varying requirements of distance involved in the proposal, and representing in all 220 or 230 feet of rope?
 - (3) Would proposal involve the disuse of leather or rubber belting; or could the same pulleys provide both a groove for a rope and a smooth face for belting?
 - (4) The proposal would apparently involve, in the case of some farm buildings, that the motive force be applied to the threshing machine in a direction at right angles to the original line of transmission; would this change of direction occasion any practical difficulty?

^{*} The alternative of a less isolation where hard coal is used was abandoned by the petitoners themselves as impracticable. They now take their stand on an absolute isolation of 100 feet in all cases.

- (5) What increase to the present price of a steam-thresher's outfit would all the appliances necessary to give effect to the proposal involve?
- (6) What (if any) increase of power—represented as a fraction of the power now ordinarily employed—would be necessary to drive a threshing machine by means of a rope where the threshing machine is 100 feet distant from the engine, and where (a) the power is transmitted by rope without change of direction? Where (b) the power is applied with a change of direction equal to a right angle?
- (7) What is the present steam pressure (in lbs., per sq. inch) at which steam thresher engines are designed to be operated?
- (8) What increase (if any) in such steam pressure would the proposal involve?
- (9) Would the proposed requirements respecting the use of hard coal involve any hardship upon (a) the manufacturer of agricultural engines; or upon (b) the owners of the engines; or upon (c) the farmers requiring the use of the engines?

"Kindly answer the above questions and number your answers so as to correspond with the number of the question respectively.

"Yours very truly,

J. HOWARD HUNTER,

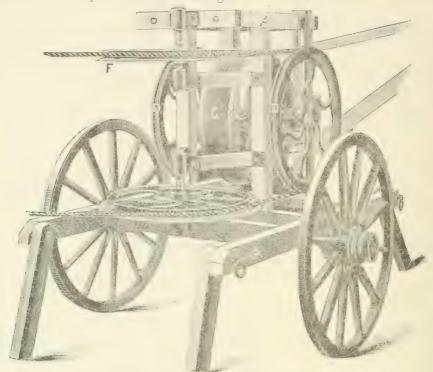
"Inspector of Insurance."

An extensive correspondence followed this circular, showing the great interest taken in the subject. From the answers to the printed questions it soon became evident that the only real difficulty in the way of the 100 feet isolation was the lack of a suitable "jack" or transmittor which would carry the power around an angle of any magnitude, where, from the nature of the ground, or the situation of buildings, a straight line of 100 feet could not be drawn from the engine to the threshing machine. To inventing a transmittor which would solve the problem some ingenious minds at once applied themselves; and among them the place of honor must certainly be awarded to Charles Davidson Esq., the veteran manager of the Wellington Mutual Fire Insurance Company. To Mr. Davidson's initiative we owe two practical solutions of the problem, either of which solutions cuts the ground away from those who alleged that an isolation of 100 feet was in certain cases impracticable.

1. The Laughlin Jack or Transmittor.—One of these mechanical devices is patented under the name of the Laughlin Jack or Transmittor, and is manufactured by Messrs. Stevens & Burns, of London. Ont. The price is, I believe, \$75.00. In this transmittor the change of the direction of power is effected by pulleys so adjustable that the axes, while retained in the same vertical plane, can be set at varying angles to the horizon according to the requirements of the ground or intervening buildings. The Laughlin Jack has been extensively advertised, and it was exhibited in practical operation at the Agricultural College.

A. 1891

2. The Davidson Jack or Transmitter .- Through the courtesy of the inventor I am enabled to give an excellent view of the Davidson transmittor, which will make quite clear its working.



DAVIDSON - JACK OF POWER TRANSPIPPOR. Patented , Carada and the United States.

The transmittor, as its name implies, stands between the engine and the threshing machine (or "separator". The frame A jeas journaled in it a shaft B on which are secured a belt pulley () and has lateral pulleys D D. Each of these lateral pulleys has a V-shaped groove to receive the driving rope which is brought from the engine 100 feet or more away, and any desired change of direction is effected by means of the two "idler" pulleys F F. These "idlers" have U-shaped grooves to avoid unnecessary friction of the rope; and, to prevent the possibility of a slack rope sipping off the idler, the lower flange of the groove considerably exceeds the upper stange in diameter. Either of the drive-pulleys D D can be used according as it is found more convenient to bring in the ropedrive from the right hand side or the left. Motion is communicated to the threshing-machine (or "separator") by a short rubber or leather belt passing round pulley C.

Davidson's Jack or Transmittor is manufactured by Messrs, Gowdy and Co., agricultural implement makers. Guelph: the price (including 250 feet of 3-inch Manilla rope,) is \$75.00. For further information, application may be made to Chas, Davidson, Esq., patentee, Guelph,

An interval of 100 feet in the open field excludes the use of leather or rubber or cotton belting between engine and jack. Apart from the expense of belting, (frequent renewal, as well as first cost.) the strain from such a length of belt would heat and speedily destroy the boxes; and, if any wind were blowing, the belt would have a tendency to run off on the leeward edge of the pulley. But the experience of English agriculturists proves that (with a rope or cable drive,) an interval of several hundred feet offers no difficulty whatever. In England, for threshing and for steam tillage, portable engines have for many years, been used with rope or wire-cable communication. Power is often carried by a g-inch hemp or manilla rope travelling in a groove on the fly-wheel. E. Ingleton, Esq., M. E., and manufacturer, writes from Brantford: "The writer has for many years driven a steam plough with a manilla rope 1,600 yards long, through which from 35 to 40 horse power was transmitted, the rope running at 30 miles per hour. I have also driven many threshing machines by the same means in Germany. where the law is very severe in the regulation of stram-threshing engines." Mr. Ingleton points out that the grooves in the pulleys must have a proper angle,

Light steel-wire cable with a hemp core combines the quality of lightness with strength, pliability and endurance. On this subject Charles Simmons, Esq., C. E. (32 Church Street, Toronto), has furnished valuable particulars. Mr. Simmons recommends a wire rope, 19 wires to the strand, with a hemp core, the min innum diameter of the rope being ½ inch; and adds that power may be transmitted economically by wire rope for three miles. As to comparative cost, Mr. Simmons says:—" Wire-rope transmission costs 1-15th that of belting, and it is found to be perfectly effective where the sheaves are grooved in an approved manner; also it is not necessary to put 1-16th the strain on rope gearing of that usually put on belting."

To the question in the circular respecting flexible couplings for the connection of rope or cable sections, Mr. Simmons replies that lines of rope may be shortened or lengthened by the introduction of segmental link-fastenings. Mr. Davidson has, in connection with his transmittor, devised and patented a simple and effective link applicable to either rope or wire cable.

So that, whether on the ground of economy or of convenience, there would be no practical difficulty in maintaining the minimum distance of 100 feet between the engine and the property endangered by a closer approach. At a recent threshing on the Agricultural College Farm, Guelph, Professor Shaw used the Davidson Jack with the portable engine 265 jeet from the barn door. Professor Shaw writes: "There was no more difficulty in keeping up steam than when the engine is close to the thresher. But a short time was occupied in setting the jack, and so far as I can see at present, the use of this jack will enable farmers to have their grain threshed in future without any danger of fire from the engine."

As the result of the whole inquiry, it seems clear that the present dangerous system of steam-threshing cannot be defended on the plea of mechanical necessity, or because of any inconvenience or increased cost involved in the proposed change. And then these questions follow:—Should an unnecessary and wanton endangering of farm property be permitted? Where the property is the subject of insurance, should a stranger to the contract be permitted, by importing an unnecessary element of hazard, to prejudice the interests of one or both the contracting parties, who, from the unsubstantial character of the wrongdoer, have no remedy in damages for any actual loss? For reasons already assigned, the contracting parties are practically disabled, without further legislation, from enforcing effective precautions: and therefore, for the protection of private rights, as well as on general public grounds, the case appears to be one for legislative relief.

J. HOWARD HUNTER

Inspector of Insurance.

REPORT

RELATING TO THE REGISTRATION OF

BIRTHS, MARRIAGES AND DEATHS,

IN THE

PROVINCE OF ONTARIO,

FOR THE YEAR ENDING 31st DECEMBER.

1889.

PRINTED BY ORDER OF THE LEGISLATIVE ASSEMBLY.



TORONTO:

PRINTED BY WARWICK & SONS, 68 AND 70 FRONT STREET WEST.

1890.



REGISTRAR GENERAL'S OFFICE, ONTARIO,
TORONTO, December 2nd, 1890.

To His Honour Sir Alexander Campbell, K.C., M.G.
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

In compliance with the Statute in that behalf, the undersigned respectfully presents to Your Honour the Annual Report of Births, Marriages and Deaths for the year ending 31st December, 1889.

Respectfully submitted,

JOHN DRYDEN, Registrar-General.



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REPORT

RELATING TO THE

REGISTRATION OF BIRTHS, MARRIAGES AND DEATHS

IN THE

PROVINCE OF ONTARIO,

FOR THE YEAR ENDING 31st DECEMBER, 1889.

PARLIAMENT BUILDINGS,
TORONTO, December 15th, 1890.

To the Honourable John Dryden,

Registrar-General, Province of Ontario.

SIR,—I have the honour to present the Annual Report of the returns of Births, Marriages and Deaths registered in the Province for the year ending 31st December, 1889.

The total registrations made during the year amounted to 86,747, composed of 48,538 Births 14,880 Marriages and 23,329 Deaths. Compared with the registrations made during 1888, the Births shew an increase of 1,585, the Marriages an increase of 329, and the Deaths a decrease of 405, making a total increase in 1889 of 1,509. The proportion of the total registrations to every 1,900 living was 40.3. In England there were 56.7 per 1,000, in Scotland 45 per 1,000 and in Michigan, a state similar in population to Ontario, 41.9 per 1,000.

If the natural increase in population be taken into consideration, the ratio to population of Births, Marriages and Deaths was about the same as in 1888, viz:—Births 22.6 per 1,000, Marriages 6.9 per 1,000 and Deaths 10.7 per 1,000.

BIRTHS.

(See Tables 1, 2, and 3, Pages 5, 6, 7 and 8.)

The registration of Births, although steadily increasing, has not yet attained the number estimated to be a complete return of all the births which occurred in Ontario. It appears, however, from the reports on vital statistics received by this Department from England, Ireland and many of the States in the American Union that in none of them are all the births considered to be registered.

The number of births registered in 1889 was 48,538 an increase of 1,585.

	Ontario the ra						
	England "						
4.	Ireiand "	66			 	 22.8	66
6.4	Massachusetts,	U. S.,	the ratio	o was	 	 23.1	6.6
66	Rhode Island,	66	6.6	6.6	 	 24.6	* *
. 6	Connecticut,	6.6	• 6	6 4	 	 25.4	6.0
, ¢	Michigan	66	6.6	6.6	 	 23.3	» (

The highest birth rates were in the Counties of Carleton, 36.4 per 1,000, York 36.4, Waterloo 32.4 and Prescott and Russell 31.3.

The births registered in the eleven cities in 1889 numbered 8.880, and were in proportion of 29.3 to 1,000 living. This is the highest total birth rate recorded in the cities since the Registration Act came into operation. A marked variation is observable in the ratio of births in the different cities, Ottawa shewing 37.2 per 1,000. Kingston 36.0 and Toronto 30.8, while St. Catharmes only shews 14.5 per 1,000, Belleville 21.0, London 21.2 and Stratford 21.4.

The returns from the principal towns show that 2,70% births were registered, a proportion of 22.2 per 1,000 living. This ratio per 1,000 is less than in the towns of similar population in England and Ireland and about the same as in like towns in the United States. There appears a marked difference but ween the ratio in the different towns thus, the Town of Pembroke returns a ratio of 35.5 per 1,000 living, Berlin 32.6, Brockville 29.6, whereas woodstock only returns 15.5 per 1,000, Kincardine 16.2 and Port Hope 16.8.

SEX.

(S. Table 4, 5 and 6, Pages 11 and 12.)

The male births in the Province numbered 24.737, the females 23,891, an excess of 936 male births, shewing a proportion of 103.5 males to 100 temales. In only one month, March, did the female births exceed the males, the proportion being 101.9 females to 100 males. In the cities the total males numbered 5,250, the temales 5,189, an excess of 61 male birth. In five months of the year the births of females exceeded the males, particularly in February, when the proportion was 109.7 female births to 100 male. In 1888 the male births in every month exceeded those of the female.

SEASON.

(See Tuble 7 and 8, Page 13.)

March, usually the most prolific month in the year for births has in 1889 receded to fourth position. Its place as first in the order of births by months was taken by April. Either November or December has generally returned the lowest number of births. In 1889, however, the lowest number took place in February, but it must be remembered that February was three days shorter than December and two days less than November. The second and third quarter returned more births than the first and fourth, the third quarter being the highest.

TWINS AND TRIPLETS.

(See Table 9, Page 14.)

There was a small increase in the number of twin births registered. Three cases of triplets were returned in 1889, the same number as in 1888. They occurred in the following counties, viz: one in the County of Haldimand, one in the County of Peterboro' and one in the County of York.

ILLEGITIMATE BIRTHS.

(See Table 9, Page 14.)

Of the 48,539 children whose births were registered during the year 1889, 47,581 or 98 per cent, were legitimate and 958 or 2 per cent, illegitimate. In 1888 there were 46,953 births registered. Of these 46,335 or 98.7 per cent, were legitimate, and 618 or 1.3 per cent, illegitimate, shewing a large increase in the number of illegitimate births registered in 1889.

ARRIAGES.

The number of marriages registered during the year was 14,880, being a ratio of 6.9 per 1,000 of the population, .2 above that of the previous year. In the cities the ratio was naturally much higher, 10 per 1,000 in 1889, rather less than in 1888.

DENOMINATIONS.

(See Table 10, Page 17.)

The following table exhibits the number and proportion of the marriages of the four principal denominations in Ontario:

Methodists 9,920	marriages, a	ı proporti	on of	1	in every	3	persons married
resolverians 0,032	* 1	6.6	6.5	1	64	-1	66
Episcopalians 5,041	66	66	66	1	6.6	.:	6;
RomanCatholies, 4, 136	* 6	4.6	66	1	64	7	66

The marriages of persons belonging to other denominations were not so numerous.

SEASON.

(See Table 11, Page 17.)

Little change took place in the months chosen for marrying, October, December and January are still the favorite months, especially December, which heads the list with 1,753 weddings, nearly twelve per cent. of the whole number celebrated during the year. Comparatively few marriages took place in August, only 913 or 6 per cent. of the whole number returned during the year.

AGES.

(See Table 12, Page 18.)

Of the 2,842 persons married under twenty years of age, only 259 were males to 2,583 females. Between 20 and 25 years also fewer males than females were married,

but in all the other periods of life given in the following table, the ages of the males when married exceeded those of the females:

	Ma	LES.	FEMALES.		
PERIOD.	Number.	Per cent.	Number.	Per cent.	
Cinder 20 years. Between 20 and 25 years. 25 50 30 35 40 45 45 50 50 55 50 60 60 6 60 6 70 years and 60 Ages not given.	259 5017 5002 2123 967 468 275 193 157 106 53 98 22	1.7 38.7 35.0 14.2 6.5 3.4 1.8 1.3 1.1 5 .2 .1	2583 6848 3826 1016 450 256 172 86 63 33 16 29	17.4 46.0 22.4 6.8 3.0 1.7 1.2 .6 .4 .2 .1	

MARIHARIS AT TO YEARS AND OVER

(See Table 13, Page 19.)

The returns shew that 42 persons were married at the age of 70 years and over; forty bridegrooms and two brides.

Only two brides were older than their bridegrooms, one was 82 years old and the bridegroom 62 years, the other was 70 years and the bridegroom 61 years.

The united ages of the oldest couple married in 1889 was 148 years. The bridegroom was 81 years and the lande 67. Four persons were married at 80 years of age and over, three males and one female.

In contrast to these marriages of persons advanced in years the following youthful marriages were recorded, viz. :—Nine girls of 14 years of age united themselves to youths under nineteen years, and thirty girls were married at 16 years of age.

The youngest couple married was a girl of 14 years of age to a youth of 18 years.

The greatest disparity of agentation of in any unringerwas that of a man aged 79 years who married a maiden of the age of 15 years.

ABLE 1.

Table shewing the total number of Births, Marriages and Deaths in each County in 1888 and 1889.

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RATIO TO 1000 OF THE POPULATION, 1889.	Births.	
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TABLE 1.—Continued.

TABLE showing the total number of Births, Marriages and Deaths in each County in 1888 and 1889.

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ABLE 2.

TABLE shewing the total number of Births, Marriages and Deaths in each City in 1888 and 1889.

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,000 A	Deaths,		- x	13	65.1	16.1	27.1	16.3	21	5.	16.9	16.7	27	S.	
EATIO TO 1,000 OF POPULATION, 1889.	Marriages.		11.0	10.2	&. &.	36 36	12.1	10.0	10.1	X	12	30 8.0	5.	10.0	
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M	Zumber in 1889.		1770	1961	458	201	210	131	105	56	25	交	61	3611	nerease
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	Zumber in 1889.		9161	1130	1726	890	633	319	197	262	1 16	213	202	10 (33)	Increa
Population as returned by the Assessors.			160141	11299	13728	26726	17300	13384	10108	10413	10023	10105	1016	355931	,
		Toronto	Hamilton	Ottawa	London	Kingston	Brantford	St. Thomas	inelph.	St. Catharines	Belleville	Stratford.	Total		

PARLE 3.

TABLE shewing the total number of Births, Marriages and Deaths in the Principal Towns in 1888 and 1889.

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BIRTHS.

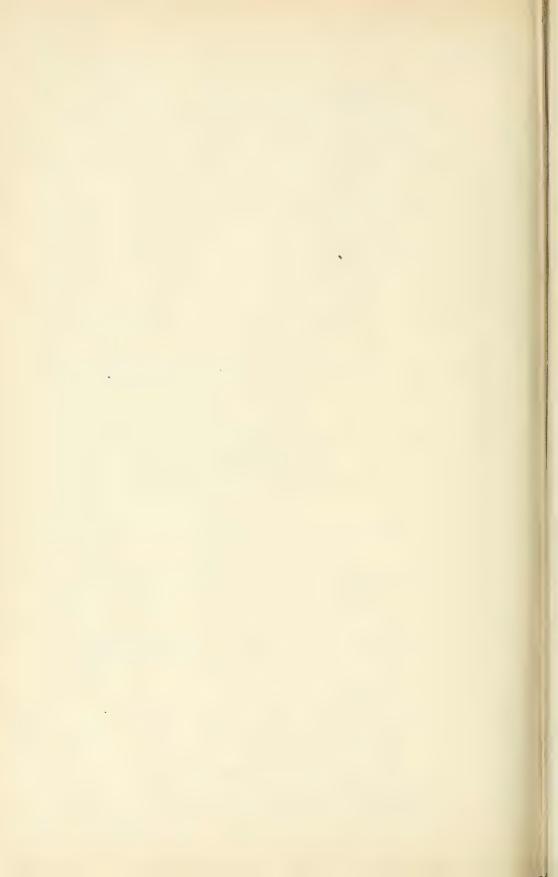


TABLE 4.

Births by Months in the Province in 1889, also shewing the proportion of Male to Female Births.

SEX.	January.	Pebruary.	March.	April.	May.	June,	July.	August.	September,	October.	November.	December.	Total.
Males	1891	1882	2094	2112	2075	2003	2130	2218	2300	2101	1964	1907	24737
Females	1867	1788	2134	2002	1928	1905	2100	2161	2183	2067	1843	1823	23801
Total	3758	3670	4228	4114	4003	3968	4230	4379	4483	4168	3807	3730	48538
Male births to 100 female births	101.2	105.2	98.1	105.4	107.1	108.2	100.4	102.6	105.3	101.6	106.5	104.6	103.5

TABLE 5.

CITIES.

	mids-170-leduction	SECSONTY-THE	A CHILD HOLD THE		-					COURSE HORSE-CORP			
SEX.	January.	February.	March.	April.	May.	June.	.Tuly.	Angust.	September.	October.	November.	December.	Total.
Males	431	346	446	423	460	442	487	444	480	437	420	434	5250
Females	412	383	469	450	410	404	459	467	471	446	392	426	5189
Total	843	729	915	873	870	846	946	911	951	883	812	860	10439
Male births to 100 female births	104.6	90.3	95.1	94.0	112.1	109.4	106.1	95.0	101.9	98.0	107.9	101.8	101.1

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Grand total

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TABLE 6

TIME OF RESERVATION OF THE PROPERTY OF Age not given. Shewing the number of Births and Deaths during the last ten years, also evers of mates over remates. the print of **第8日外部中国国际出版的工作的工作的工作** 73855 6100 Tet 191 05 1351 BEERS BERRESSERFERS AS 108 01 61 1)1 14 (9 101 11 112 '0: 3 OF ESECTED FROM THE SECTION OF THE SECT '01 14 6: 프리영관병 등등교육되었다. 글로였고 중속등은 10: 11 05 105 04 CI Real Element of the control of the c Paris Paris 10 10 12 THE OF G 3251123311511123 3251123311511123 10 -1 1 Luder Press. Threse of mister. Females.
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 $\begin{tabular}{ll} TABLE 7. \\ \hline \begin{tabular}{ll} Order of Births, by Months 1888 and 1889. \\ \hline \end{tabular}$

		1888.		1		1889.	
MONTHS.	Males.	Females.	Total.	MONTHS.	Males.	Females.	Total
March	2154	, 2085	4189	September	2300	2183	4483
August	2168	1950	4118	August	2218	2161	4379
September	2134	1961	4095	July	2130	2100	4230
July	2074	1943	4017	March	2094	2134	4228
February	2058	1954	8902	October	2101	2067	4168
October	2100	1869	396,3	April	2112	2002	4114
January	2050	1885	3935	May	2073	1928	4003
April	1984	1846	3830	June	2063	1900	3968
June	1994	1789	3783	November	1964	1843	3807
December	1938	1808	3746	January	1891	1867	5758
Мау	1928	1782	3710	December	1907	1823	5780
November	1792	1777	Librati	February	1882	1788	har e
Total	2404	22300	46953	Total	24737	23801	48588

TABLE 8.

Quarterly Return of Births in 1888 and 1889.

		1888.			1889.	
QUARTERS.	Males.	Females.	Total.	Males.	Females.	Total.
Quarter ending March 31st	6242 5906 6376 5830	5874 5417 5854 5454	12116 11323 12230 11284	5867 6250 6648 5972	5789 5835 6444 5733	11656 12085 18092 11705
Total	24354	22599	46953	24737	23801	48538

TABLE 9. Illegitimate Births, Twins and Triplets.

		Illegitimate Births.		of Twins.	of Triplets.	
YEAR.	No.	Proportion to the whole number of Births.	Rate to every 1000 births.	No. of pairs of Twins.	No. of cases of Triplets.	REMARKS.
1850	671	One forever (G B) ths.	15.5	407	6	Births per month, 4045.
15-1	715	54 P 1	18.3	384	,3	" week, 933
1882	(mar)	1.,	22.7	389	ō	· day, 133
1883	989	43 "	23.0	377	1	
1884	6; <u>1</u> ;	4, 4	14.4	382	8	
1885	621	(. 7.)	13.7	2.55	7	
1886:	671		11.1	375	:3	
1887	396	116 "	5.16	303		
1888	618	·· ; ··	13.1	249	3	
1859	958	50	19.7	266	21	
Average for 10 years	728			337	4.6	

54 Victoria.

MARRIAGES.

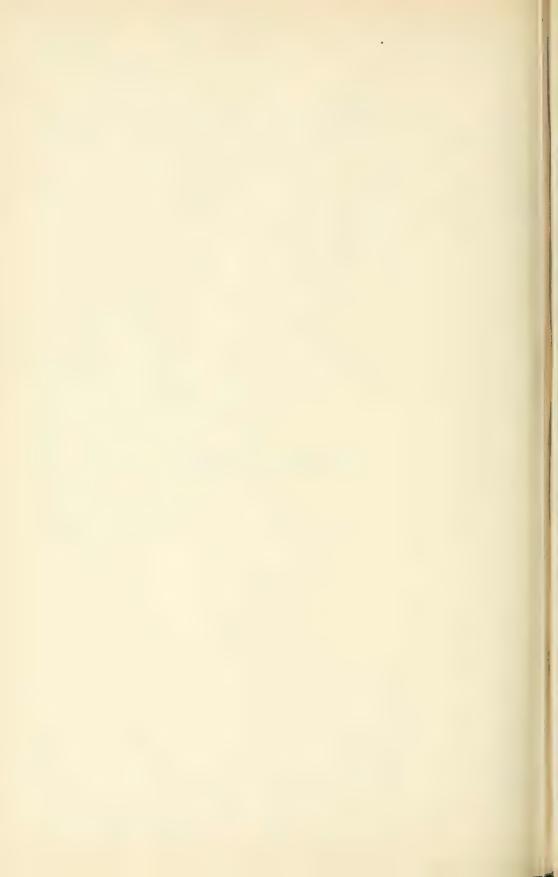


TABLE 10. Marriage by Denominations, with Percentage and Proportion to the whole.

		oracio and 110	oportion to the whole.
DENOMINATIONS.	Number of persons married.	Per cent. of the whole.	Proportion to the whole number of persons married.
Methodists	10540	35.4	1 in every 2.8 persons married.
Presbyterians	6022	20.3	1 " 4.9 "
Episcopalians	5041	16.9	1 " 5.9 "
Roman Catholics	4136	13.9	1 " 7.1 "
Baptists	1669	5.6	1 " 17.9 "
Lutherans	600	2,1	1 " 49.6 "
Congregationalists	470	1.6	1 " 63.3 "
Evangelical Association.	352	1.2	1 " 84.5 "
Mennonites	152	.5	1 " 195.8 "
Quakers	94	.3	1 " 316.6 "
Other Denominations	519	1.7	_ 010.0
No Denomination given	165	.5	2 07.5
			1 " 180.3 "
Total number of persons married.	29760	100.00	

TABLE 11. Marriages by Months, in numerical order, for 1888 and 1889.

MONTHS.	1888.	MONTHS.	1889.	TOTAL STATE CO. CONTROL OF STATE OF STA
Decmber	1441	December October January September November June March February April July May August	1450 1358 1314 1312 1304	Quarter ending March 31st, 3667 Marriages. " June 30th, 3403 " " Sept. 30th, 3295 " " Dec. 31st, 4515 " Total
Total	14551		14880	
3* (R.G.)		17	

FABLE 12.

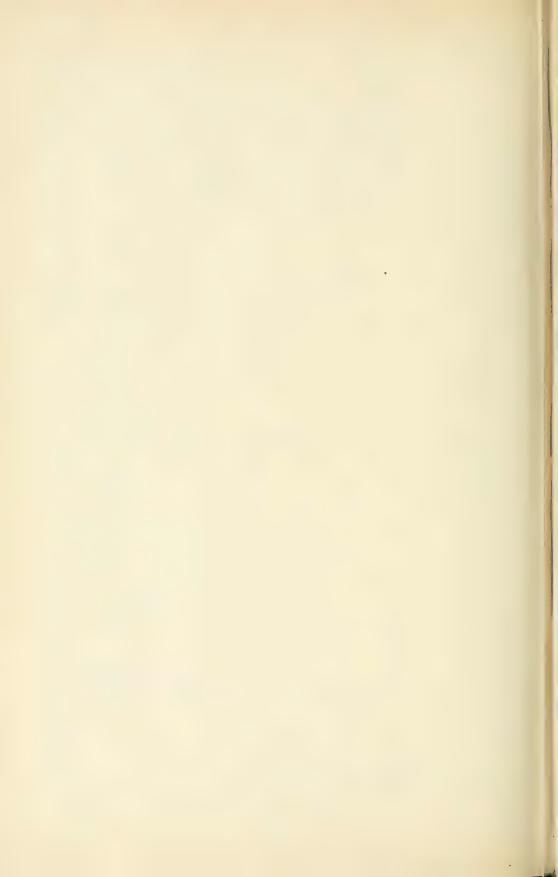
Marriages by Ages, for Eight Years.

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sage	Per cent. of Females.	26 75	5.5	20.6	5.8	01		6.	۵.	œ.	2.	.061	.031	300.	.00.3	:	100.00
Marriages years.	Alales,	62		9.6	0°	0.9	3.0	-	C.J.	00	9.	6.6	6.5	.00	.01	333	8
d No. of Marri for eight years.	Per cent.	- 55	79, 35.	59 35.	81 13.	30211 6	613	970	515, 1	35.1	220	57	5.0 444	-9	::	533.	83 100.
Total No. of for eight	Females.	90923	8 54679	23259	3 6581												3,112783
H	Males.	1380	40458	40112	149.6	809	2305	1961	1345	915	200	366	238	0.2	17	00t	11278
D. No.	Females.	2583	8 8 8 8	5326	1016	001	\$300 \$000	27	92	63	333	16	-	:	_	29	14880 112783
1889. Whole No. of Marriages, 14,880.	Males.	255	5017	5202	21.33	796	468	100	193	157	106	53	21	7	50	22	14880
	Lemales.	0.900	8299	3365	1016	41.5	212	1	3	98	38.	-G.	21	-	:	***	14551
1888. Whole No. of Marriages, 14,551.	.salala	207	4988	5272	1987	923	420	26.1	171	106	93	40	20	X.	_	37	14551
	Females.	2533	7035	3078	875	395	193	121	63	56	35	cc	ಣ	:	-	67	1-1-160
1887. Whole No. of Marringes, 14, 160.	Males.	33	5039	5225	1966	106	-108	265	28	113	110	330	10	+	1	28	1.4460
	Females.	0.082	6761	3030	992	390	199	105	20	282	30	12	77	_		69	13845
1886. Whole No. f Mauriages, 13,845.	, 712. A	18	1865	5065	1832	25	*108	20 433	163	66	16	1	15	10	ec.	20	13845
No. V	Females.	25 (2	6781	2765	1746	354	178	100	Si Si	_ O+	19	7	2.1	:		08	13675
1885. Whole No. f Marriages, 13,675.	Males.		5007	4862	1759	788	410	929	118	114	0.2	10	1.	oc.		£	13675
- v.	Females.	2657	6849	2580	710	320	189	109	×	36	23	6.	77	:	:	112	13616
ISSI. Whole No. f Marriages, 13,646.	Nales.	111	5125	1781	17.40	724	381	212	162	10.1	99	350	222	9	9	100	13616
0	Females.	2811	2168	25.99	771	387	212	117	S.C.	09	25	X	2		:	78	14277
1883. Whole No. of Marriages, 14,277.	Alales.	175	5341	1911	1869	731	459	2.10	177	116	82	19	31	-6	:	64	14277
gres, of	Females.	2808	6999	2516	681	303	174	96	7.5	35	61	9	2	-67	:	89	13449
1882. Whole No. of Marriages, 13,449.	Males.	175	5072	4758	1657	733	381	207	1 19	107	22	44	26	11	63	20	13419 13
		:				:	:	:	:	:	:	- :	:	-:			:
10183			rs.	:	:		:	:	:	:	:	:	:	:	:	:	:
1 7	F 16.	rs	yea	" ("	"	"	"	3	",	"	"	33 (,, (over	u	
VINN	OF LIFE.	уеал	to 25	25 to 30	30 to 35	35 to 40	40 to 45	45 to 50	50 to 55	55 to 60	60 to 65	65 to 70	70 to 75	75 to 80	80 and over	give	tal .
QUINQUENNIAL PERIOD	0	Jnder 20 years	From 20 to 25 years	25	30	35	40	45	50	55	09	65	20	22	80	ges not given	Total
Qui		Und	Fron	9.9	9.9	33	"	"	"	"	33	9.9	"	9 9	9.9	Res	

FABLE 13.

List of Bridegrooms and Brides who were seventy years of age and over at the time of their marriage.

Sailor County C		Bridegroom 70 Years and over.	70 YEA	ES.	,	BRIDEGROOM 70 YEARS AND OVER.	70 YEAR.	RS		BRIDEGROOM 70 YEARS AND OVER.	70 YE	ARS
Sailor. 70 56 Lincoln. Gentleman. 75 31 " 72 55 Middlesex. Farmer. 70 67 " 72 65 " 76 69 " " Weaver. 76 69 " 75 65 Muskoka. " 61 70 Gentleman 72 65 Northinbid & Durham Gentleman 61 70 47 Laborer 76 48 Oxford. " 70 45 Farmer 76 48 Oxford. " 70 45 Gentleman 74 58 Prince Edward. Mechanic 70 58 Farmer 72 36 Stormont, D. and G. Postmar. 75 70 Retired 75 55 Stormont, D. and G. Postmarster 71 36 Grentleman 70 49 Victoria. Gentleman 75 70 Grentleman 70 50 Waterloo. 84 54	COUNTIES.	Occupation of Bridegroom.	Age of Bride- groom.	Age of bride.	COUNTIES.	Occupation of Bridegroom,	Age of Bride-groom.	Age of Bride.	COUNTIES,	Occupation of Bridegroom.	Age of Bride-groom.	Age of Bride,
Farmer 72 55 Lincoln Parmer 70 67 67 " " 79 60 " 76 63 " 75 62 " 76 63 Gentleman 72 65 Muskoka " 61 70 Farmer 75 55 Norfolk " 61 70 Farmer 76 48 Oxford Farmer 70 47 Farmer 76 48 Oxford Farmer 70 45 Gentleman 74 58 Prince Edward Mechanic 70 45 Farmer 72 36 Prince Edward 70 58 70 45 Retired 75 55 Stormont, D. and G. Postmaster 75 65 Retired 70 24 Victoria Gentleman 76 45 Grenuleman 70 24 Victoria 84 54	Algoma	Sailor	70	99		Gentleman	7.5	31	Welland	Farmer	75	63
" 72 55 Middlesex. Engineer. 70 67 " 79 60 " Weaver. 75 45 Gentleman 72 65 Muskoka " 61 70 Laborer 76 48 Norfolk " 70 47 Farmer 76 48 Oxford Farmer 70 45 Gentleman 74 58 Prince Edward Pedlar 70 58 N Gentleman 70 24 Victoria Rechanic 71 36 K Gentleman 70 24 Victoria Rechanic 70 58 K Gentleman 70 24 Victoria Gentleman 75 70 Mad Grenville Tinsmith 62 84 Victoria 48 54 Machan 70 24 Victoria 84 54 76 Machan 70 84	:		0.2	55	Lincoln	Farmer	0.2	09	York	Messenger	50	56
" " 75 60 " Farmer 76 63 Gentleman 72 65 Muskoka " 61 70 Farmer 75 55 Nortlimbid & Durham Gentleman 86 52 Farmer 76 48 Oxford Farmer 70 47 Farmer 76 48 Oxford Farmer 70 45 Gentleman 74 58 Prince Edward Redarmic 70 45 Farmer 72 36 Wictoria Pedlar 75 65 Gentleman 70 24 Victoria Gentleman 75 70 45 Grenville 70 24 Victoria Gentleman 75 70 Grenville 70 24 Victoria Gentleman 76 45 Grenville 70 24 Victoria 64 47 76 48 65 82 <td< td=""><td>33</td><td>:</td><td>72</td><td>55</td><td>Middlesex</td><td>Engineer</td><td>02</td><td>29</td><td></td><td>Clergyman</td><td>72</td><td>09</td></td<>	33	:	72	55	Middlesex	Engineer	02	29		Clergyman	72	09
" " 75 63 " Farmer 75 45 Farmer 75 55 Muskoka " 61 70 Laborer 75 55 Northimbid & Durham Gentleman 86 52 Farmer 76 48 Oxford " 70 45 Gentleman 74 58 Prince Edward Mechanic 70 58 Farmer 75 36 " 70 55 Retired 75 55 Stormont, D. and G. Postmaster 71 36 Grentleman 70 24 Victoria Gentleman 75 70 Grentleman 70 24 Victoria Gentleman 75 70 Grentleman 70 24 Victoria Gentleman 75 70 Grentleman 70 55 Vaterloo 45 70 70 " 84 76 76 76	Elgin	:	62	09		Weaver	92	69	27	Tailor	02	45
Gentleman 72 65 Muskoka " 61 70 Farmer 75 55 Norfolk " 70 47 Farmer 76 48 Oxford Farmer 72 51 Farmer 76 60 Perth " 70 45 Farmer 74 58 Prince Edward Mechanic 70 58 Farmer 72 36 " 70 58 k Gentleman 70 24 Victoria Gentleman 75 70 and Grenville Tinsmith 62 82 Waterloo Gentleman 75 70 " Recoman 70 24 Waterloo 48 54	33	:	75	62		Farmer	75	45		Gentleman	81	29
Farmer 75 55 Northinbd&Diurham " 70 47 Laborer 76 48 Oxford Farmer 72 51 Farmer 76 60 Perth " 70 45 Gentleman 74 58 Prince Edward Mechanic 70 45 on Farmer 72 36 " 65 65 on Retired 75 55 Stormont, D. and G. Postmaster 71 36 k Gentleman 70 24 Victoria Gentleman 75 65 and Grenville Tinsmith 62 82 Waterloo Gentleman 76 48 " Reoman 70 66 " 84 54			72	99	Muskoka	:	61	0.2	39	Clergyman	5.6	53
Laborer 79 15 Northimbid& Durham Gentleman 86 52 Farmer 76 48 Oxford Farmer 72 51 Gentleman 74 58 Prince Edward Mechanic 70 58 On Farmer 72 36 " 65 50 No 75 55 Stormont, D. and G. Postmaster 71 36 R Gentleman 70 24 Victoria Gentleman 75 70 and Grenville Tinsmith 62 82 Waterloo " 84 54 " Yeoman 70 56 " 48 54 54	Essex		122	55	Norfolk	:	0.2	47	, , , , , , , , , , , , , , , , , , , ,	Farmer	7.4	55
Farmer 76 48 Oxford Farmer 72 51 Gentleman 74 58 Prince Edward Mechanic 70 45 Farmer 72 36 " Pedlar 75 65 Retired 75 55 Stormont, D. and G Postmaster 71 36 Gentleman 70 24 Victoria Gentleman 75 70 Tinsmith 62 82 Waterloo 84 54 Yeoman 70 56 " 48 54	:	Laborer	62	15	North'mb'd & Durham	Gentleman	98	52		Carpenter	3	89
". ". 70 60 Perth ". 70 45 Gentleman 72 36 ". Pedlar 75 65 Retired 75 55 Stormont, D. and G Pedlar 75 65 Gentleman 70 24 Victoria Gentleman 75 70 Tinsmith 62 82 Waterloo " 84 54 Yeoman 70 56 " 48 54			92	48		Farmer	7.5	51				
Gentleman 74 58 Prince Edward Mechanic 70 58 Farmer 72 36 " 75 65 Rediar 71 65 Retired 70 24 Victoria Gentleman 75 70 Tinsmith 62 82 Waterloo 84 54 Yeoman 70 56 " 48 54	Huron		02	09	Perth		7.0	45		BRIDE 70 YEARS AND OVER.	SAND	YER.
Farmer 72 36 " Pedlar 75 65 Retired 76 55 Stormont, D. and G Postmaster 71 36 Gentleman 70 24 Victoria Gentleman 75 70 Tinsmith 62 82 Waterloo 84 54 Yeoman 70 56 " 84 54		Gentleman	7.4	58		Mechanic	02	58			*c	
Retired 75 55 Stormont, D. and G Postmaster 71 36 Gentleman 70 24 Victoria 75 70 Tinsmith 62 82 Waterloo 84 54 Yeoman 70 56 " 48 54		Farmer	7.5	36	39	Pedlar	75	65	COUNTIES.	•	.bir&	spira
Gentleman 70 24 Victoria Gentleman 75 70 Tinsmith 62 82 Waterloo 84 54 Yeoman 70 56 48 76 48		Retired	122	55	Stormont, D. and G	Postmaster	71	36		Occupation of Bridegroom.	[]o (l lo
62 82 Waterloo 84 54 84 54 70 56 " Minister 76 48	Lanark	Gentleman	0.2	57		Gentleman	22	0.2			»SV	ag k ig
" Yeoman 70 56 " Minister 76 48	Leeds and Grenville	Tinsmith	62	55	Waterloo		75		Leeds and Grenville	Timsmith	650	69
	*	Yeoman	70	99		Minister	92		Muskoka	Farmer	0.2	61



DEATHS.

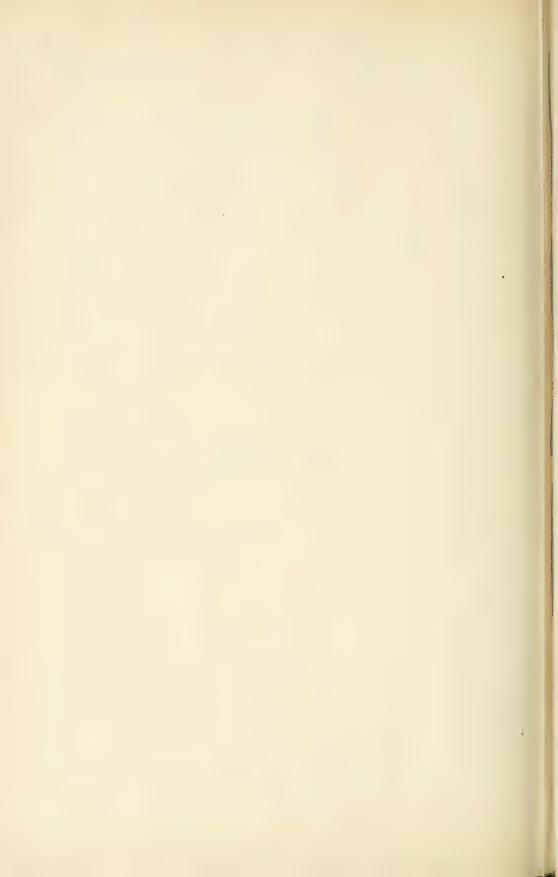


Table 14.—Shewing the Death rate per 1,000 of population, in each County of the Province for eight years.

	- Control (Control Control Con			CHARACTER CONTRACTOR		the state of the same		All
						i		
COUNTIES.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.
							araman batanana	
Algoma	6.7	6.7	9.5	14.02 12.5	10.4 11.5	12.3 14.0	7.4	$9.7 \\ 12.7$
Bruce	8.1	7.4	7.3	7.5	7.1	8.3	7.7	7.4
Carleton	23.6	23.0	19.8	19.5	21.7	17.5	19.6	18.2
Dufferin	9.1	8.4	9.1	8.6	10.5	12.5	9.1	9.7
Elgin	7.5	7.7	8.2	8.7	8.0	9.7	11.4	9.2
Essex	14.5	12.6	14.4	14.04	14.8	14.4	15.8 10.2	12.1 15.9
Frontenac	14.8 8.3	15.8 6.4	12.9 7.0	13 1	$\frac{12.0}{7.4}$	12.8 8.1	7.6	7.0
Haldimand	9.2	7.5	8.7	9.4	8.2	8.8	10.0	8.5
Halton	11.7	9.4	10.9	10.8	10.0	9.1	9.4	8.6
Haliburton							7.3	20.0
Hastings	10.6	10.4	13.0	11.3	8.1	11.0	10.7	10.7
Huron	8.9	8.2	8.0	7.9	7.0	8.0	7.5	7.3
Kent Lambton	$10.0 \\ 8.2$	$\frac{9.2}{8.1}$	9.9	$9.7 \\ 9.2$	8.8 9.5	10.0	9.8	9.5
Lanark	7.2	7.5	9.4	9.0	10.0	9.8	9.2	8.4
Leeds and Grenville	10.7	9.4	9.1	11.6	10.0	8.0	8.9	8.2
Lennox and Addington	10.0	9.8	8.7	8.5	7.1	8.4	7.4	9.4
Lincoln	12.6	12.7	13.8	13.02	12.4	11.8	13.1	11.4
Middlesex.	11.8	10.4	12.2 8.6	11.6	10.1 10.1	10.7	10.4 10.0	10.4
Muskoka and Parry Sound Norfolk	10.5 10.2	9.4 8.8	9.2	11.9	8.9	7.1	8.7	7.3
Northumberland and Durham	9.0	8.9	9.5	11.06	7.9	8.7	8.8	8.1
Ontario	10.2	11.8	11.1	10.2	8.8	9.6	10.0	9.3
Oxford	12.0	11.2	10.3	9.4	9.4	10.6	11.3	10.9
Peel	12.8	10.0	11.5	9.7	10.3	11.4	11.0	9.2
Perth	$9.5 \\ 10.4$	8.2 11.8	7.7	8.1 10.9	9.1	9.0	8.4	8.3 10.6
Prescott and Russell	11.4	10.2	10.9	16.7	15.1	14.9	13.1	14.3
Prince Edward	16.5	11.9	13.7	12.8	12.1	10.1	11.4	10.1
Renfrew	8.1	7.9	8.3	9.2	9.5	8.5	8.2	8.8
Simcoe	8.3	8.1	8.5	8.02	7.1	7.9	8.0	8.0
Stormont, Dundas and Glengarry.	8.2	7.2	8.8	9.2	8.1	8.1	5.5	8.8
Victoria	9.5 13.5	10.3 11.5	10.4	8.4	8.0 11.4	9.0	$7.7 \\ 14.2$	$9.1 \\ 12.1$
Waterloo	12.1	10.0	10.9	11.8	8.7	9.0	10.9	11.1
Wellington	10.9	10.8	10.8	9.7	9.6	9.6	9.1	10.0
Wentworth	15.9	18.1	17.0	16.3	16.6	16.3	15.8	15.1
York	16.1	17.8	18.1	19.5	21.3	20.2	19.3	19.0
Average rate	11.3	10.9	11.2	11.4	11.0	11.5	11.0	10.7
22101080 1001111111111111111111111111111	22.0	2010						

TABLE 15.—Death rate to 1,000 of population, during the last eight years in the eleven Cities.

	A		0.8220				PSL citculther politice	
CITIES	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.
Toronto Hamilton Ottawa London Kingston Brantford St. Thomas Guelph St. Catharines Belleville Stratford	20.0 17.7 44.9 16.0 22.2 16.2 9.8 17.0 16.2 18.0 8.6	21.3 20.9 39.4 13.3 25.1 13.5 8.4 14.7 16.5 16.8 6.8	20.4 18.4 34.0 15.8 17.5 12.0 8.4 17.1 19.0 20.0 9.2	21.4 17.1 28.3 14.7 18.0 14.3 10.3 15.6 15.7 18.0 10.1	24.2 18.4 33.4 14.9 17.7 15.3 13.5 17.8 17.6 14.8	21.3 16.5 22.3 15.6 17.7 15.2 15.0 17.3 17.0 17.3	20.3 16.0 23.9 14.2 11.6 15.9 12.6 16.8 20.6 13.6 11.2	18.3 15.2 23.8 16.1 24.9 16.3 12.4 14.2 16.9 16.7
Average rate	21.3	20.2	19.7	19.2	21.4	19.0	18.4	18.2

TABLE 16.

Quarterly return of Deaths in the Province in 1889; also in the Cities.

PROVINCE.

	Quarters.	Males.	Females.	Total.	Per cent, of the whole.
Quarter endi	ng March 31st	3006	2715	5721	34.5
6.6	June 30th	2732	2487	5219	22.4
66	September 30th	3505	3176	6681	28.6
"	December 31st	2976	2732	5708	24.5
		12219	11110	23329	100.00

TABLE 16.—Continued.

CITIES.

	Quarters.	Males.	Females.	Total.	Per cent. of the whole.
Quarter endin	g March 31st	741	642	1383	21.3
4.6	June 30th	731	632	1363	20.9
66	September 30th	1187	966	2153	33.1
66	December 31st	838	773	1611	24.7
		3497	3013	6510	• 100.00

TABLE 17.

Monthly return of Deaths arranged according to numbers in the Province.

MONIMUM	15.)			Totals.		Per cent.
MONTHS.	Males.	MONTHS.	Females.	Months.	No.	of the whole.
August	1288	August	1102	August	2390	10.3
September	1187	September	1097	September	2284	9.8
October	1064	October	988	October	2052	8.8
March	1042	July	977	July	2007	8.6
July	1030	March	944	March	1986	8.5
January	1006	January	923	January	1929	8.3
April	985	December	888	December	1868	8.0
December	980	April	865	April	1850	7.9
May	970	November	856	Мау	1824	7.8
February	958	May	854	February	1806	7.7
November	932	February	848	November	1788	7.6
June	777	June	768	June	1545	6.7
Total	12219	Total	11110	Total	23329	100.00

TABLE 18.—Monthly return of Deaths arranged according to numbers in the Cities.

				TOTALS.		Per cent.
MONTHS.	Males.	MONTHS.	Females.	Months.	No.	of the whole.
August	435	July	364	August	766	11.8
July	398	August	331	July	762	11.7
September	354	October	307	September	625	9.6
October	287	September	271	October	594	9.2
November	285	December	240	November	511	7.9
January	276	May	238	December	506	7.7
April	274	November	226	Мау	504	7.7
May	266	March	224	January	499	7.6
December	266	January	223	April	495	7.6
February	234	April	221	March	455	7.0
March	231	February	195	February	429	6.6
June	191	June	173	June	364	5.6
Total	3497	Total	3013	Total	6510	100.00

FABLE 19.

Deaths at different ages with percentages for seven years from 1883 to 1889 inclusive.

	2	1883.	7881	84.	1885.	85.	1886,	.96.	1887.	77.	1888.	88.	1889.	.69
	Zo. of deaths.	Per cent, of the	Xo. of deaths.	Per cent, of the whole,	No. of deaths.	Per cent, of the whole,	No. of deaths,	Per cent, of the	No. of deaths.	Per cent, of the whole,	Zo, of deaths.	Per ceat, of the whole.	Zo. of deaths.	Per cent, of the whole,
Total under 1 year	4882	23.52	5242	21.1	4885	21.9	5293	8 61 8 61	5341	8.75	9289	31 31	5758	24.6
" from 1 to 5 years	2215	10.5	2157	9.9	6656	10.5	2805	12.1	2453	10.4	6116	10.3	2237	9.6
Total under 5 years	7007	33.7	1399	34.0	7154	32.1	8608	34.9	1611	93	8328	34.5	5995	31.2
Total from 5 to 10 years	S	3.0	908	5.0	951	£.	1157	4.9	1114	s.	586	4.1	935	4.0
10 " 20 "	1377	6.5	1296	6.0	1336	6.0	1.128	6.3	1-159	6.2	1489	6.3	1.483	6.3
20 " 30 "	2105	10.0	2075	9.6	2203	6.6	2049	6.8	2154	9.3	2077	x x	2189	9.4
30, 40 ,, 08	1519	51.5	1477	6.8	1605	7.3	1531	6.5	1520	5.5	1487	6.4	1737	
,, 02 ,, 01	1249	5.9	1267	5.8	1875	6.2	1333	8.9	1331	5.7	1405	6.0	1358	s.c
, 09 ,, 02	1283	6.1	1285	5.9	1358	6.1	1376	5.9	1486	6.3	1534	6.5	1539	9.9
,, 02 ,, 09	1557	1.4	1617	4.0	1701	7.7	1693	7.3	1798	7.6	2010	×,	1861	8.0
	1903	1.6	2251	10.4	2176	8.6	2163	9.3	2410	10.3	2.111	10.3	9291	9.9
06 ,, 08	1254	6.0	1367	6.3	1371	6.4	148	6.4	1482	6.3	1.403	5.9	1418	6.1
90 "100 " and over	999	1.1	506	1.4	287	1.3	261	1.2	276	1.3	338	1.5	865	1.3
Ages not given	657	3.1	596	2.7	588	2.6	619	2.7	587	2.5	230	1.1	225	1.0
Total	21049	100 00	91709	100 00	90105	100 001	92101	100 00	9211.1	100 001	927.23	100 00	99990	100 00

TABLE 20.
List of Centenarians, 1889.

													У.				
Where Died.	Mulmur Township, Dufferin County.	Elgin "	99 99	Essex "	Frontenac "	Snowdon Towrship, Haliburton District.	Huron County.	99 39	99 99	Kent "	Lambton "	Lanark "	Wolford Township, Leeds & Grenville County.	Ontario County.	Renfrew "	Simcoe "	
	Mulmur Townshi	Yarmouth "	Aldborough "	Windsor Town,	Kingston City,	Snowdon Townshi	Ashfield "	99	99 99	Orford "	Moore "	Perth Town,	Wolford Townshil	Mara "	Ross	Sunnidale "	
Cause of Death.	Old age	;	;	General Debility	Old age			;		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		:	;	;			
Age at Death.	102 yrs.	., 061	103 "	109 "	100 "	105 "	., 701	100 "	105 "	100 "	101 "	100 "	105 "	101 "	105 "	116 "	
Where Born.	Ireland	"	***	S. Carolina, U.S 109 "	Canada	Ireland	3 3	Scotland	***************************************	***	Ireland	33	United States	England	Ireland	Maryland, U.S	
Occupation.	Farmer's wife	, , , ,	• • • • • • • • • • • • • • • • • • • •	Widow		Farmer	Farmer's wife	7)	* * * * * * * * * * * * * * * * * * * *	Farmer	Labourer	Farmer				Coloured	The state of the s
Sex.	E.	Ä	Þ	E	E.	M.	F.	÷	F.	M.	M.	M.	M.	M.	M.	<u>F</u>	
Nane.	Jane Campbell	Margaret Menard	Elizabeth Mooney	Sarah Thompson	Sarah Ann Griffith	John Scott	Margares Philips	Anne McPhail	Mary Martin	John Blue	James Docherty	Henry McVeigh	John Vaughan	Charles Smith	William Flood	Elizabeth Morgan	
N. o.	-	22	ಣ	4	70	9	t-	20	6	10	11	12	13	14	15	16	

27

TABLE 21.

		21,422	Per cent, of the whole.	10.8	9.6	7.4	6.3	4.7	4.4	2.1	2.5	2.3	2.2
usive.		uths from	Zumber of Deaths.	2313	2073	1597	1348	1006	952	6+9	247	501	485
rr 1882 to 1889 inc	1885.	Whole number of Deaths from specified causes	Diseases.	Phthisis	Old Age	Anæmia	Pneumonia	Diphtheria	Heart Disease	Convulsions	Paralysis	Bronchitis	Enteritis
the year		21,149	Per cent. of the whole,	11.1	9.7	8.0	5.9	4.3	3.1	2.5	2.5	2.4	2.4
ths, for		ths from	Zumber of Deaths.	2347	2065	1697	1255	929	899	535	531	527	512
nole number of Dea	1884.	Whole number of deaths from specified causes	Diseases.	Phthisis	Old Age	Anæmia	Pneumonia	Heart Disease	Diphtheria	Paralysis	Diarrhea	Convulsions	Enteritis
the wh		20,299	Per cent. of the whole.	12.3	8.5	2.8	6.5	4.5	3.5	2.7	2.4	2.3	2.2
ntage of		ths from	Number of Deaths.	2500	1731	1600	1335	126	602	248	497	471	469
Ten Highest causes of Deaths with their percentage of the whole number of Deaths, for the year 1882 to 1889 inclusive.	1883,	Whole number of Deaths from specified causes	Diskases.	Phthisis	Old Age	Antennia	Pheumonia	Heart Disease	Diphtheria	Convulsions	Bronchitis	Diarrhea	Typhoid Fever
s of Dea		21,097	Per cent. of the whole.	11.6	e.s	8.7	6.3	5.8	 	5.6	2.5	2.3	6.3
st cause		ths from	Zumber of Deaths.	1916	1895	1841	1322	1239	753	555	243	497	492
Ten Highe	1882.	Whole number of Deaths from specified causes	DISEASES.	Phthisis	Anemia	Old Age	Pneumonia	Diphtheria	Heart Disease	Typhoid Fover	Scarlatina	Diarrhea	Convulsions

FABLE 21.—Concluded.

1887.		1						
Deaths from 23,414 23,414 24,414 25,556 36,41 37,414 28,414 29,71 20,10 20,414 20,41		1887.		1888.			1889.	
	de numbe cified caus	a of Deaths		Whole number of specified causes	Deaths from	23,734	Whole number of Deaths from specified causes	from 23,329
n. 2556 10.9 n. 2289 9.7 n. 2157 9.1 nd 1456 6.4 nd 1456 6.4 nd 1840 5.7 systy 8.6 nd 1851 8.6 nd 1851 8.6	DISEASE		Per cent. of the	Diseases,	Number of Deaths.	Per cent, of the	Ulsembes.	Number of Deaths. Per cent. of the
m. 2556 10.9 2289 9.7 2034 8.6 1456 6.4 1340 5.7 843 3.6	Age	•	12.	Pneumonia	2537	10.7	Phthisis 2	2417 10.3
n. 2289 9.7 2157 9.1 2034 8.6 1340 5.7 854 3.7	11515	258		Phthisis	2521	10.6	Pneumonia 28	9.8
2034 8.6 ad 1456 6.4 1340 5.7 851 3.7	umonia an			Old Age	2365	10.7	Nervous Diseases 25	9.7
nd 1456 6.4 5.7 851 8.6 843 3.6	vous Dise			Nervous Diseases	2275	9.5	Anæmia	1996 8.5
1340 6.4 1340 5.7 851 3.7	mia	20:		Anæmia	2271	9.5	Heart Diseases 16	1639 7.0
1340 5.7 854 3.7 843 3.6	rt Disea	and		Heart Disease	1567	9.9	Diarrhard Diseases 15	1202 5.2
851 3.7	ıtheria			Diphtheria	1088	7	Pevers	953 4.8
843 3.6	ritis	£		Diarrhoal Diseases.	1934	4.0	Enteritis	831 3.6
	rheral Dis	:		Enteritis	606	8.	Diphtheria	801 3.4
Cancer 614 2.6 Fevers .			_	Fevers	850	3.5	Kidney Diseases	592 2.

TABLE 22.—Shewing the Populations and Deaths in each County; also

				-					
				Рнті	HISIS.	PNEUM	IONIA.	NER DISE	
COUNTIES.	Population.	No of Deaths,	Ratio of Population,	No. of Deaths.	Ratio to Population.	No of Deaths,	Ratio to Population.	No. of Deaths.	Ratio to Population.
Algoma District Brant Bruce Carleton Dufferin Elgin Essex Frontenac Grey Haldimand Halton Haliburton District* Hastings Huron Kent Lambton Lanark Leeds and Grenville Lennox and Addington Lincoln Middlesex Muskoka and Parry Sound District Norfolk Northumberland and Durham Ontario Oxford Peel Perth Peterborough Prescott and Russell Prince Edward Renfrew Sinncoe Stormont, Dundas and Glengarry Victoria Waterloo Welland Wellington Wentworth York	30350 37239 71244 70513 22589 46597 51218 46812 27491 24112 6511 60712 84179 59769 57238 37472 661181 29133 34719 102389 39926 36879 85129 53693 55176 28793 59055 33270 41826 23149 44271 82394 72618 37081 47008 34948 72808 73649 183408	295 437 529 1284 223 429 622 748 540 236 206 6131 655 620 515 544 315 545 278 398 1071 390 271 693 501 603 491 356 491 356 491 366 366 366 366 366 366 366 366 366 36	9.7 12.7 7.4 18.2 9.7 7.4 18.2 9.7 9.2 12.1 15.9 7.0 8.5 8.6 20.0 10.7 7.3 8.6 9.5 8.4 11.4 10.4 9.1 7.3 8.1 9.3 10.9 9.2 8.3 10.6 14.3 10.1 8.8 8.0 8.8 9.1 11.1 10.0 15.1 19.0	22 35 58 137 125 42 69 77 84 78 44 75 28 48 104 20 23 97 41 47 25 47 28 48 104 47 25 47 47 28 48 48 48 48 48 48 48 48 48 4	.7 .9 .7 1.9 1.3 1.6 .8 .6 .8 .9 1.2 1.1 1.1 .9 1.4 1.0 .8 .8 .8 .7 1.1 1.1 .8 .8 .8 .7 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1	27 40 43 92 24 45 72 49 45 18 33 37 67 51 52 38 60 17 36 118 33 19 66 51 52 52 72 72 72 73 75 75 75 75 75 75 75 75 75 75 75 75 75	.9 1.1 .6 1.3 1.1 1.0 1.4 1.4 1.5 .6 1.7 2.0 .6 .8 .9 1.0 1.1 .8 .5 .8 .9 1.1 .9 1.7 .7 .9 1.0 .7 .7 .9 1.0 .7 .9 1.0 .7 .7 .9 1.0 .9 1.0 .9 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	299 511 522 1133 166 444 588 888 322 55 133 661 50 433 44 24 433 288 27 120 34 45 65 51 67 27 36 24 43 31 69 51 32 57 45 83 391	1.0 1.4 .7 1.6 .7 1.1 1.9 1.1 1.9 .6 .7 .5 .6 .6 .9 .8 1.1 .7 .9 .8 1.1 .7 .8 1.1 .8 .9 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8
Totals	2148971	23329	10.7	2417	1.1	2286	1.06	2268	1 05

^{*} The Population of Haliburton as given is evidently not

the ten highest Causes of Death with their ratio to Population in 1889.

ANEM	IIA.	HEAT DISEAS	RT SES.	DIARRI DISEA	HŒAL SES.	FEV	ERS.	ENTER	RITIS.	DIPHTH	ERIA.	Kidn Diseas	EY SES.
No. of Deaths	Ratio to Population.	No. of Deaths,	Ratio to Population.	No. of Deaths.	Ratio to Population.	No. of Deaths,	Ratio to Population.	No. of Deaths.	Ratio to Population.	No. of Deaths.	Ratio to Population	No. of Deaths.	Ratio to Population.
39 24 50 165 18 25 50 47 43 11 8 16 47 48 40 36 19 35 18 17 74	1.2 .7 .7 2.3 .8 .5 1.0 1.0 .5 .4 .3 .2.4 1.7 .5 .6 .6 .5 .5 .5	9 28 24 50 25 33 49 50 30 15 21 7 30 51 24 40 22 35 10	.2 .8 .3 .7 1.1 .7 1.0 .4 .5 .9 1.0 .6 .4 .7 .7 .6 .5 .3 .7 .7 .7 .7 .7 .7 .7 .7 .7 .7 .7 .7 .7	10 10 26 162 7 20 35 40 44 13 3 2 16 35 20 38 16 30 5 14 42	.2 .3 .4 2.4 .3 .4 .7 .8 .5 .4 .1 .3 .3 .4 .3 .4 .3 .4 .3 .4 .3 .6 .6 .6 .6 .6 .6 .6 .6 .6 .6 .6 .6 .6	20 25 9 45 9 12 31 34 19 12 7 13 26 16 34 45 9 27 9 25 32	.6 .7 .1 .6 .4 .2 .6 .7 .2 .2 .2 .2 .5 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8	9 13 27 37 8 17 29 29 25 3 9 4 29 18 16 14 9 19 8 18 36	24 4 4 5 5 6 3 1 3 6 5 5 2 3 5 5 5 3 5 5 5 5 5 5 5 5 5 5 5 5	14 17 15 61 19 7 7 17 29 12 7 1 1 3 20 10 17 10 16 6 6 17 17 18 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	.4 .5 .2 .8 .9 .1 .3 .6 .1 .2 .2 .2 .3 .1 .3 .1 .2 .2 .3 .1 .2 .2 .3 .1 .2 .3 .1 .1 .2 .1 .2 .3 .1 .3 .1 .3 .1 .3 .1 .3 .1 .3 .1 .3 .3 .3 .3 .3 .3 .3 .3 .3 .3 .3 .3 .3	12 13 13 18 18 14 16 19 4 2 21 17 13 20 8 15 4 4 11 28	
54 13 60 41 29 20 38 43 155 15 42 45	1.3 .3 .7 .8 .5 .7 .6 .3 .7 .6 .9 .5	19 26 45 35 38 19 50 27 15 19 27 53	.57.56.77.88.38.66.6	16 16 29 12 34 10 32 19 31 10 26 26	.4 .4 .3 .2 .6 .4 .5 .6 .7 .4 .6 .3	24 13 24 37 41 5 12 3 20 10 13 40	.6 .3 .2 .7 .8 .1 .2 .5 .4 .3 .5	13 8 24 22 16 11 23 15 11 7 9 29	.3 .2 .4 .4 .4 .4 .2 .3 .2 .3	49 10 18 33 49 8 11 8 25 7 4 40	1.2 .3 .6 .9 .2 .2 .2 .6 .3	6 9 18 16 13 8 16 5 10 4 5	.1 .2 .3 .2 .2 .3 .1 .2 .2 .1 .1
53 21 45 28 44 84 336	.7 .6 .9 .8 .6 1.1 1.9	34 25 42 37 70 88 257	.4 .7 .8 1.0 .9 1.2 1.4	21 13 37 9 23 64 176	.3 .4 .7 .2 .3 .8 .9	16 6 18 20 33 50 109	.2 .1 .4 .6 .4 .6	24 4 20 24 44 38 112	.3 .1 .5 .7 .6 .5 .6	29 8 10 3 49 25 103	.4 .2 .2 .1 .7 .3 .5	27 11 13 10 18 31 97	.4 .3 .3 .3 .2 .4 .5
1996	.9	1639	.79	1192	.5	953	.4	831	.4	801	.37	592	.27

correct. No reliable data can be obtained.

TABLE 23.—Shewing the Population and Deaths in each City; also the

			4	A. 30-1						-	
	ing to		'n,	NERV DISEA		Рнт	HISIS.	PNEUI	MONIA.	ANA	MIA.
CITIES.	Population according Assessors' Returns,	No. of Deaths.	Ratio of Population	No. of Deaths.	Ratio to Popula- tion.	No. of Deaths	Ratio to Popula- tion.	No. of Deaths.	Ratio to Popula- tion.	No. of Deaths.	Ratio to Popula- tion.
Toronto Hamilton Ottawa London Kingston Brantford St. Thomas Guelph St. Catharines Belleville Stratford	160141 44299 48728 26726 17300 13384 10408 10413 10023 10105 9404	2932 674 1044 430 479 218 130 146 170 169 118	18.3 15.2 23.8 16.1 16.3 12.4 14.2 16.9 16.7 12.6	339 78 98 48 41 50 15 28 10 24	2.1 1.7 2.2 1.7 2.3 2.2 1.4 2.7 1.0 2.3	303 80 102 27 51 18 11 11 26 25 15	1.9 1.8 2.3 1.0 3.0 1.3 1.0 2.5 2.4	\$32 83 71 44 35 27 12 15 19 7	2.0 1.9 1.6 2.0 2.0 1.1 1.4 1.8 7	293 56 135 25 32 15 10 10 8 5 11	1.8 1.2 3.0 .9 1.8 1.1 .9 1.0 .7 .5
Total	355931	6510	18.2	718	2.01	669	1.9	657	1.8	600	1.7

TABLE 24.—Shewing the Population and Deaths in each of the Principal Towns;

		ATTENDED NOT THE REAL			Name and Address of the		· · · · · ·				and the second
	us to		ė	Рнтн	isis.		VOUS ASES.	PNEUM	IONIA.	AN.E	MIA.
	Population according Assessors Returns.	No. of Deaths.	Ratio of Population.	No. of Peaths.	Ratio to Popula-	No. of Deaths.	Ratio to Popula-	No. of Deaths.	Ratio to Popula-	No. of Deaths.	Ratio to Popula- tion.
Barrie Berlin Brampton Brockville Collingwood Chatham Cornwall Cobourg Kincardine Lindsay Napanee Niagara Falls Owen Sound Petth Peterborough Petmbroke Picton Port Arthur Port Hope Whitby Woodstock Windsor	5151 7311 3294 8887 5050 8278 5757 4740 2960 6031 3137 4000 9337 4252 2998 4000 4987 2784 8808 10058	48 102 78 122 56 117 93 70 49 49 41 11 11 11 11 11 11 11 11 11 11 11 11	9.3 13.9 23.6 13.7 11.4 14.7 16.1 11.7 11.1 17.6 13.9 10.2 12.6 15.7 11.3 14.5 8.8 15.5 15.2 14.8	6 10 14 13 4 16 7 7 7 8 2 12 5 11 9 3 4 4 5 4 4 13 16 1 10 10 10 10 10 10 10 10 10 10 10 10 1	1.1 1.3 4.2 1.4 7 1.9 1.2 1.4 4.4 4.1 1.1 2.5 1.6 1.2 1.1 1.0 1.0 1.4 1.4 1.4	6 13 5 18 11 10 10 8 2 4 7 7 6 6 11 12 7 7 7 7 7 7 7 7 6 2 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1	1.1 1.8 1.5 2.1 2.1 1.7 1.7 .6 6 2.2 2.0 .8 .2 1.2 1.6 2.3 1.7 1.7 2.1	5 13 5 17 4 9 10 1 3 5 5 13 5 15 8 3 5 4 4 3 16	.9 1.8 1.5 1.9 7.1 1.1 1.5 2.0 3 .5 1.6 1.6 1.8 1.2 1.6 1.9 1.0 1.2 1.0 1.1 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	3 14 6 7 5 5 9 5 7 6 3 5 8 3 1 4 4 5 9 5	.6 1.9 1.8 1.0 .6 1.5 1.0 .9 1.6 1.1 1.0 .9 1.6 1.1 1.8 1.0 .9 1.6 1.1 1.8 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0
Total	122063	1689	13.8	189	1.54	185	1.51	171	1.4	132	1.08
Total	122063	1089	13.8	189	1.54	189	1.51	1/1	1.4	132	1.08

ten highest causes of Death, with their ratio to 1,000 of Population in 1889.

HE. DISE		Diarr Dise		Ente	RITIS.	Fev	ERS.	Choi Infa		CANO	ER.
No. of Deaths.	Ratio to Popula- tion.	No. of Deaths.	Ratio to Popula-	No. of Deaths.	Ratio to Popula- tion.	No. of Deuths.	Ratio to Popula- tion.	No. of Deaths.	Ratio to Popula- tion.	No. of Deaths.	Ratio to Popula- tion.
224 52 37 46 36 9 10 18 22 8 6	$ \begin{array}{c} 1.4 \\ 1.1 \\ .8 \\ 1.7 \\ 2.0 \\ .6 \\ .9 \\ 1.7 \\ 2.1 \\ .8 \\ .6 \\ - \\ 1.3 \end{array} $	151 47 152 20 23 5 5 7 9 1 9	.9 1.0 3.4 .7 1.3 .4 .2 .9 .1 .9	101 22 32 11 16 7 8 4 7 11 6	.6 .5 .7 .4 .9 .5 .7 .3 .7 1.0 .6	888 277 388 6 20 114 5 4 10 2 2 2 216	.5 .6 .8 .2 1.1 1.0 .4 .3 1.0 .2 .2	112 10 18 15 8 15 7 1 10 16 2	.7 .2 .4 .5 .4 1.1 .6 1.0 1.5 .2	93 21 15 18 24 10 3 8 3 6 9	.6 .5 .3 .7 1.4 .8 .2 .7 .3 .6 .9

also the ten highest causes of Death, with their ratio to Population in 1889.

HEA DISE		DIARR DISE		Е	ENTE	RITIS.	Dipнт	HERIA.	Fev	ERS.	Chol Infan	ERA TUM.
No. of Deaths.	Ratio to Popula- tion.	No. of Deaths.	Ratio to Popula-	No of Deaths	TO OF THE PARTY	Ratio of Popula- tion.	No. of Deaths.	Ratio to Popula- tion.	No. of Deaths.	Ratio to Popula- tion.	No. of Deaths.	Ratio to Popula-
2669533655 1322355441255545525521	.4 2.7 .5 .6 .7 .8 .3 .5 .6 1.0 1.2 1.1 1.6 1.0 1.0 2.1	4 8 4 5 4 5 8 2 2 3 3 4 4 9 1 5 5 4 2 7 11	1.7 1.1 1.2 .5 .7 .6 .6 .6 1.4 .7 .7 .6 .6 .6 1.0 1.8 .8 .4 2.1 .3 1.2 .8 .7 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8		2 7 4 6 5 7 1 2 6 2 6 2 6 2 1 1 1 1 2 4 9	.4 .9 1.2 .7 1.0 .8 8.1 .4 .1 .3 1.3 8.5 .6 6 .4	1 1 6 3 5 5 6 4 2 2 5 3 3 5 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	.1 .3 .7 .6 .6 .6 .1.0 .8 .6 .8 	1 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	.2 .2 .6 .7 1.1 .6 .1 .9 .6 .4 .3 1.2	4 2 3 1 1 8 1 4 4	
113	.92	111	.9		72	.59	65	.56	54	.44	49	.4

LABLE 25.

	602	No. of Deaths	91 75 61 47 45 45 319		1358	No. of Deaths	269 166 139 128 119 821
Decedents from each cause.	Total deaths between 10 and 15 years	Five highest causes of death in that period,	Diphtheria Pevers Phthisis Nerrous Diseases Preumonia Total		Total deaths between 40 and 50	Five highest causes of death in that period.	Phthisis Heart Diseases Phenmonia Cancer Nervous Diseases Tobal
ber of J	935	No. of Deaths,	269 984 987 506 598	1	1737	No. of Deaths.	538 147 139 120 120 91
Shewing the Five highest Causes of Deaths, in the different periods of Life, and the number of Decedents from each cause.	Total deaths between 5 and 10 years	Five highest causes of death in that period.	Diphtheria		Total deaths between 30 and 40 years	Five highest causes of death in that period.	Phthisis Phemoma Phemoma Heart Diseases Nervous Diseases. Fevers Total
Werent 1	2237	No. of Deaths.	303 303 279 279 187 1319	,	2189	No. of Deaths.	791 213 160 156 130 1450
Causes of Deaths, in the di	Total deaths between 1 and 5	Five highest causes of death in that period.	Pheumonia. Infantile Convulsions. Diplitheria. Diarrhoral Diseases. Ansemia, Infantile Debility. Total		Total deaths between 20 and 30	Five highest causes of death in that period.	Phthisis Fevers Pacumonia Nervous Diseases Heart Diseases Total
highest	5879	No. of Deaths.	1467 723 7114 609 451 3864		88.1	No. of Deaths.	235 115 81 66 65
Shewing the Five	Total deaths under 1 year	Five highest causes of death in that period.	Anamia, Infantile Debility. Lifantile Convulsions Diarrheal Diseases Preumonia Cholera Infantum Total		Fotal deaths between 15 and 20	Five highest causes of death in that period.	Phthisis Fevers Neavous Diseases Paumonia Enteritis Total

TABLE 25.—Continued.

	1591	No. of Deaths.		1240	127	83	0.2	36	1555
	Total deaths at 80 years and	Five highest causes of death in that period.		Old Age	Heart Diseases	Pneumonia	Nervous Diseases	Dropsy	Total
	2291	No. of Deaths		930	309	203	190	114	1746
	Total deaths between 70 and 80 years	Five highest causes of death in that period.		Old Age	Heart Diseases	Pneumonia	Nervous Diseases	Cancer	Total
	1861	No. of Deaths.		351	230	223	158	136	1098
	Total deaths between 60 and 70	Five highest causes of death No. of in that period.	The state of the s	Heart Diseases	Pneumonia	Nervous Diseases	Cancer	Phthisis	Total
1	1539	No. of Deaths.		230	177	171	160	125	863
	Total deaths between 50 and 60 years	Five highest causes of death No. of . in that period.		1. Heart Diseases	2. Phthisis	3. Cancer	C.4. Pneumonia	5. Nervous Diseases	Total

LABLE 26.

Death by Occupations, shewing the Ages at Death, also aggregate and average Age, in Ontario-1889.

200		Алетяgе Аge.	64.0 years. 65.3 *** 53.4 ** 50.6 **	61.3	55.16 years, 55.17
		Aggregate Age.	160247.5 2287.5 43562.5 1772.5	207870.0	3380.0 640.0 1146.0 1747.5 1760.0 1147.5 11197.5 11197.5 11197.5 11197.5 11197.5 11197.5 1144.0
		Total.	2502 35 35 35	3387	8 8 8 8 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
		100 years and over,		2	
		95 to 100 years.	07	10	
		90 to 95 years.	57-9	13	
		85 to 90 years.	158 158 158	182	on — . ∞
		80 to 85 years.	292 6 50 1	349	4 : : : : : : : : : : : : : : : : : : :
		75 to 80 years.	333 4 70 1	408	221- :- 2223: : : : : : : : : : : : : : : : : :
		70 to 75 years.	\$\frac{25}{21} \pi \frac{25}{21} \frac{25}{2	430	C- :44004 : :01 : :01
ı		65 to 70 years.	5 9 5 5 11 5 9 5 5 11	313	ण्डा सम्बद्धाः स्टब्स्य स्टब्स्य स्टब्स्य स्टब्स्य स्टब्स्य स्टब्स्य स्टब्स्य स्टब्स्य स्टब्स्य स्टब्स्य स्टब्स
	5 3 3.	60 to 65 years.	197 a 157 a	Tes	re image in the man in the state
	V	STROY 09 of GG	157	208	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
		50 to 55 years.	115	163	4 w x w os w · w w · ss · ·
		4s to 50 years.	106	163	20 : :
BABANIS COMPANY		40 to 45 years.	2 : 3 寸	121	REENIGE 313131 31 40101
		\$5 to 40 years.	5-4	121	
		So to 35 years.	2 - 53	151	: : : : : : : : : : : : : : : : : : : :
		25 to 30 years.	103	161	: ::::::::::::::::::::::::::::::::::::
		20 to 25 years.	126	236	2 mm04- mmm mmc
AT DE ABOUT AND AND AND AND AND AND AND AND AND AND		OCCUPATION.	DLASS I—CULTIVATORS OF THE SOIL, ETC. Farmers. Gardeners. Labourers. Teamsters.	Total Class I	CLASS II—MECHANICS. Blacksmiths Brickmakers Bricklayers Bakers and Confectioners Carpenters Carpenters Caringe and Wagon-makers Coopers Rectory Operatives Masons. Machinists Moulders Millwrights Painters Printers

36

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33733333	"	g: : : : : : : : : : : : : : : : : : :	
47.1.1 46.2.1 43.7.8 43.7.8 45.2.8 45.1.1 45.1.1	52.3	88.58.58.58.58.59.59.59.59.59.59.59.59.59.59.59.59.59.	
0.0000000000000000000000000000000000000	7.5	2400.0 4315.0 11402.5 275.0 11605.0 11605.0 11817.5 11	
850. 5582. 1082. 555. 2167. 350. 497. 675. 827.	48557	2400. 4315. 1402. 275. 1075. 1075. 1317. 11402. 8520. 8520. 865. 86	
888814812888 88881481	927	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	
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	31	2 - 2 - 2 - 2 - 3 - 3 - 3 - 3 - 3 - 3 -	
	32		
	58		
6 2 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2	26	21 : 22 24 - 2 : 2 - 2 2 2 2 2 2 2 2	
4049204 :- :0	88		
.021112120	68	244 :1 : 122 00 :182 142 : : : : : : : : : : : : : : : : : :	
	84	444 : 20 - 20 2 : 4	
8 - 8 - 8 - 8 - 8 - 8 - 8 - 8 - 8 - 8 -	99	84 : 1811 81 1811	
	58	21. 641-57-05-05-1	
100013 333 2	99		
100000000000000000000000000000000000000	19 61		
-9- :9a- :-0	76 72		
शक :कशनन ::ह	- SS		
			-
Stonecutters Shoemakers Shoemakers Saddlers and Harnessenakers Tinsmiths Tailors Tobacconists and Cigar makers Tamners and Curriers Watchmakers, Jewellers, etc. Veavers. Other Mechanics	Total Class II	CLASS HI—Breiness Men and Shop-Keepers, Clerks and Salesmen Butchers. Brook keepers, Clerks and Salesmen Butchers. Brachers and Distillers Comtractors and Builders Lumbermen Merchants. Manufacturers Total Class III. CLASS IV—PROFESSIONAL MEN. Artists. Bankers Clenguane Chemisc and Druggist. Defities. La wyers. Mascians. Physicians. Physicians. Physicians. Physicians. Physicians. Physicians. Physicians. Physicians. Physicians. Butchers American. Telegraph Operators. Telegraph Operators. Telegraph Operators.	Total Class I V.
		OI.	

TABLE 26.—Continued.

Deaths by Occupations, shewing the Ages at Death; also aggregate and average Age.-1889.

						1	-	1		١	ŀ	ı	I						
							V	AGES.											
OCCUPATIONS.	20 to 25 years.	25 to 30 years.	30 to 35 years.	40 to 45 years.	-sarsy og of 64	50 to 55 years.	55 to 60 years.	60 to 65 years.	65 to 70 years.	70 to 75 years.	75 to 80 years.	80 to 85 years.	90 to 95 years.	95 to 100 years.	100 years and over.	Total.	Aggregate Age.	Average Age.	
CLASS V—MISCELLANROUS OCCUPATIONS. Gentlemen Cooks. Huntons and Pishermen. Railway Employees. Sailors. Volunteers and Pensioners. Barbers	51 :	<u> </u>	* :	o = ∫0 = = = :	<u> </u>		: : F-4-10 :00 :	<u> </u>	<u>ω</u> −ω ω ω ► :	8-1388	<u> </u>	8 11 1 14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	8 : c1 : c1 : :	[········		23.2 84.8 8.8 8.8 8.8 8.8 8.8 8.8 8.8 8.8 8.	16612.5 552.5 830.0 1965.0 1590.0 2385.0 372.5	11.3 12.4 14.0 14.0 14.0 14.0 14.0 14.0 14.0 14	years.
Total Class V	-	27	15	17 1	14 16	1	17	31	7	38	62	S S	7 72	1		385	24307.5	63.1	years.
CLASS VI—PEMALES AT WORK. Servants, Domestic Milliners and Dressmakers. Total Class VI	8.2 8	21 E E	- 2º 2	1 4 11 15 11	00 2 31	281 8	031	41 3	হোহয । শ		2127 4	າ – ກ		-: -	::1:	102 69 161	4099.0 1402.5 5501.5	40.1 y 23.7 34.1 y	years.
		-	-	-	-				1	-	-						,		-

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TABLE 26.—Concluded.

RECAPITULATION.

Deaths by Occupations, shewing the Ages at Death aggregate and average Age. -1889.

AGES.	25 to 30 years. 30 to 35 years. 35 to 40 years. 35 to 40 years. 40 to 45 years. 45 to 50 years. 55 to 60 years. 55 to 60 years. 75 to 85 years. 75 to 85 years. 75 to 85 years. 75 to 90 y	3. 16. 151 124 121 163 163 908 984 313 430 468 340, 189 79	76 72 61 66 58 66 84 68 89 76 58 32 31	53 48 52 35 45 29 41 50 51 27 19 21	2 32 30 24 27 28 29 33 32 36 21 22 14 6 1	1 27 15 17 14 16 14 17 31 44 38 59 45 27 7	8 34 16 15 12 7 8 7 5 4 6 4 3 1	383 382 293 275 317 309 370 470 537 601 570 464 251 92
entre en en en en en en en en en en en en en	OCCUPATIONS.	CTOTAL, CLASS I.—CULTIVATORS OF THE SOIL. ETC. 236		"111.—Business Men, etc	" IV.—Professional Men, etc 42	* V.MISCELLANEOUS OCCUPATIONS 14	4 VI PEMALES AT WORK	Grand total

DEATHS.

IN THE PROVINCE.

Number of Deaths, 23,329, ratio, 10.7 per 1,000 in 1889, in 1888, 11.0 per 1,000

There was a decrease of 405 deaths reported in 1889 as compared with the number registered in 1888.

This decrease was principally in the following counties, viz: Essex, 190 less; Elgin, 103 less; Waterloo, 102 less, and Carleton, 98 less.

A very marked difference in the ratio of deaths to population appears in the different counties. In some it was very high, and in others very low; for instance, it ten counties the ratio was from 12 to 20 per 1,000, while in 14 other counties it was only eight per 1,000, and in the four counties of Bruce, Grey, Huron and Norfolk it vas as low as seven per 1,000. Why this difference should exist is difficult to explain The low ratios may have been caused by the non-registration of deaths and the high rate partly by the registration of deaths which should have been registered the previous year. No severe epidemic took place in any county during 1889.

CITIES.

Number of Deaths, 6,510: ratio in 1889, 18.2 per 1,000, in 1888, 18.4 per 1,000.

The total population of the cities according to the assessors' returnswas 27,121 more than in 1888. There was also an increase in the number of deaths of 460. This increase was not proportionately as large as the increase in population, nerefore the ratio was not quite so high. In five cities, viz: Toronto, Hamilton, St. Thonas, Guelph and St. Catharines the death rate has decreased, while in Kingston, London, Brantford and Stratford it has increased.

PRINCIPAL TOWNS.

Number of Deaths, 1,689; ratio, 13.8 per 1,000 in 1889, in 1888, 143 per 1,000.

A small increase in the number of deaths took place in the towns, out not equal in proportion to the increase in population; consequently the ratio was less than in 1888.

With few exceptions the registration of deaths in the towns appars to be nearly complete judging by the ratio to population maintained by them. Only two towns, Barrie, 9.3, and Port Hope, 8.8, return a less ratio than 11 per 1,00. Seven towns return a ratio of 15 per 1,000 and over. Brampton still returns the righest death-rate of any town, 23.6 per 1,000. Evidently the population of that pice has not been correctly ascertained by the assessors, as the following extracts from the returns made by them to this department for five years shew, viz.: in 1885, populatin 3,313; in 1886, 3,313; in 1887, 3,351; in 1888, 3,297, and in 1889, 3,294. Strang to say that deaths from consumption and old age were the largest causes of death in the town.

The death-rate in the cities and towns of Ontario does not differ any great extent from the cities and towns of similar population in England, Ireland and the United States. The following extracts, taken from the reports on vital satisfies published in

those countries, are given for the purpose of comparison, and it may be stated that they have been made indiscriminately, the basis being "similarity of population."

Engla	ND.		Ontar	10.	
Places.	Population.	Death rate per 1,000.	Cities.	Population.	Death rate per 1,000.
Nottingham District. Coventry Eastbourne Risbridge Lodden. Westbury Wilton Whitchurch.	45,116 27,756 17,234 13,702 10,650 10,250	22.1 21.1 18.8 16.0 17.4 16.8 16.6 15.9	Toronto. Hamilton London Kingston Brantford St. Thomas. St. Catharines Belleville		18.3 15.2 16.1 27.1 16.3 12.4 16.9
IRELAN	TD.		United St	ATES.	-
Cork. Rathdown Longford. Navan. Belfast. Kellala Delvin	28,514 17,581 203,046	19.7 18.3 12.3 15.8 26.8 9.0 15,4	Providence, R.I. Newport, R.I. Lincoln. Hartford, Conn Norwich, Conn. Norwalk, Conn Marlborough, Mass	117,832 19,552 16,269 125,382 21,143 13,956 10,941	18.9 14.0 16.3 20.8 16.0 16.7

SEX AND SEASON.

(See tables 16 and 17, pages 24 and 25.)

The deaths of males numbered 12,219 and the deaths of females 11,110, the former being to the latter in the proportion of 109.9 to 100. The proportion in 1888 was 111.5 to 100.

In every month of the year the mortality amongst males was greater than that amongst temales, especially so in August, when the excess was 186. In the early periods of life up to 15 years the mortality of males was the greater, and also in the later period of life, from 50 to 90 years. In the periods from 15 to 50 years the female deaths were more numerous than that of the males, and also at 90 years and over.

The proportion of deaths between the sexes was larger in the cities than in the province, viz.: 116 males to 100 females. In only four periods did the deaths amongst females exceed those amongst males in the cities, viz.: between 10 and 15 years, 20 and 30 years, 30 and 40 years, and at 90 years of age and over. In all the other periods the mortality of males was greater than that of females.

AGES.

(See table 19, page 26.)

The returns show that 7,095 children died under five years of age in 1889, a decrease of 333 deaths from the number who died at the same age in 1888.

There was also a decrease in the number of deaths in the periods of life between 60 and 70 years and between 70 and 80 years of 302, and an increase in the periods 20 to 30 years and 30 and 40 years of 362.

CENTENARIANS.

(See table 20, page 27.)

The number of deaths registered of these supposed extraordinarily long lived people was 16, five less than in 1888.

The greatest age reported was that of Elizabeth Morgan, formerly a slave, who is said to have attained at the time of her death the great age of 116 years. The reported age of the oldest person who died in 1888 was 110 years. Satisfactory proofs that these people really attained the age of 100 years and over are wanting in every case.

TEN HIGHEST CAUSES OF DEATH.

(See tables 22, 23 and 24, pages 30 to 33.)

CONSUMPTION (PHTHISIS).

Number of Deaths, 2,417.

This disease has almost always been the principal cause of death in Ontario. In 1888, however, it receded to second place in the list, pneumonia taking first place. In 1889 consumption resumed first place in consequence of the decrease in the deaths from pneumonia being greater than that from consumption.

The ratio to population was as follows:

For	the	whole	Province	1.1 per	1,000,	in 1888,	1.18	per 1,000
			cities					
	46		towns	15	64	6.6	1.5	44
	6.	rural	districts	.9	4.	. 6	1.03	6.6

A comparison between the mortality from consumption in Ontario and other countries is here given:

Salford, England P	opulation	181,526,	Ratio	2.1 pe	r 1,000
Guildford, "	. 6	42,696	6.6	1.8	*6
Uxbridge, "	* 6	27,550	66	1.6	6.6
Canterbury,	4.6	17,060	6.6	2.3	6.6
Cranbrook, "	66	13,774	66	1.0	66
Kellala, Ireland	6.5	10,156	6.6	1.1	+ 6
Rosciea, "	6.6	10,209	6.6	1.9	6.6
Northampton, Mass., U.S	64	12,896	6.6	2.5	h 6
New London, Conn., U.S	66	10,537	66	3.1	6.6

The counties of Carleton, York, Wentworth and Frontenac return the highest deathrate from this cause; while Muskoka, Simcor, Grey, Halton and Norfolk return the lowest.

In the cities the mortality from consumption was much higher than in the whole province. Kingston, Ottawa, St. Catharines and Belleville report the highest death-rate from this cause, and London, St. Thomas and Guelph the lowest.

This disease was also very prevalent in some of the towns. The town of Kincardine returned a ratio of 4.4 per 1,000; Brampton 4.2 per 1,000; Napanee 2.5, and Pembroke 2.1 per 1,000. In contrast to these high ratios the following towns returned low ratios, viz.: Niagara Falls .6 per 1,000, Collingwood .7 per 1,000, Port Hope, Port Arthur and Picton 1.0 per 1,000 each.

PNEUMONIA.

Number of Deaths, 2,286.

Deaths from Bronchitis were included under this heading. The mortality due to this disease was less in 1889 than in 1888 by 251, causing it to take the second place in the list.

The ratio to population was as follows:

For the	whole	Province	1.06 per	1,000, in	1888,	1.2 per	1,000
6.6		cities	1.8	66	66	1.9	66
66		towns	1.4	66	66	1.7	66
6.6	ıural	districts	.8	66	64	1.02	"

Pneumonia was most prevalent in the counties of York, Wentworth, Peterborough, Halton, Essex and Frontenac, and least so in Simcoe, Norfolk, Lennox and Addington, Hastings, Haldimand, Bruce and Grey.

	Population.	Ratio.
In Northampton, Mass., U.S	12,896	1.4 per 1,000
Lowell,	16,407	1.1
New London, "	10,537	1.2 "
Illinois State (not including Chicago).	1,677,734	1.2 "

The cities of Toronto, Kingston and Brantford each returned a ratio of 2.0 per 1,000 from Pneumonia, nearly double the rate for the whole province. Belleville returned the very low rate of .7 per 1,000. It was also prevalent in the towns of Cobourg, Brockville, Pembroke and Owen Sound.

NERVOUS DISEASES.

Number of Deaths, 2,268.

This comprehensive heading includes all brain diseases, as well as the deaths of children from Convulsions.

They were the principal causes of death in the cities, second in the towns and third

in the province.

The high mortality registered under Nervous diseases was no doubt augmented by the large mortality of children from Convulsions. In 1889 there were 609 so recorded as dying under one year.

Ratio to population:

For	the	whole	Province	1.05 per	1,000, in	1888,	1.07	per 1,000
	66		cities	2.01	66	66	2.00	66
	6.6		towns	1.51	66	66	1.6	6 6
	66	rural	districts	.8	66	66	.8	66

The mortality from Nervous diseases has always been the greatest in large centres of population. The counties of York, Wentworth, Carleton and Frontenac, in which the cities of Toronto, Hamilton, Ottawa and Kingston are situated, returned a larger deathrate from these causes than the other counties.

In some counties the rate was very low, viz.: in Grey .4 per 1,000; in Halton, Lambton and Lanark .5 per 1,000 each.

Six of the cities returned a higher rate than the average, 2.01 per 1,000. Singularly Guelph, with a reported population of only 10,413, returns a death rate of 2.7 per 1,000 from these diseases, whereas Toronto, with a population of 160,141, only returned a death-rate from them of 2.1 per 1,000.

In seven towns, viz.: Brockville, Collingwood, Napanee, Niagara Falls, Picton and Windsor, the rate was as high as in the cities.

Comparison with other countries:

Lincolnshire, England	1.3 per 1,000
Staffordshire, "	1.9 "
Kellala, Ireland	.5 "
New London, Conn., U.S.	1.8 "
Ontario	

ANEMIA (GENERAL DEBILITY.)

Number of Deaths, 1,996.

This cause of death, the fourth highest in the list, includes the deaths of the young and old from diseases that were not accurately diagnosed, and therefore returned as dying from General Debility. There were 275 fewer deaths reported in 1889, principally those of children under one year of age.

Ratio to population:

For the whole	Province, in	1889,	.9 per	1,000, in	1888,	1.06 per	1,000
	cities	66	1.7	46	6.6	1.9	66
66	towns	66	1.08	66	"	1.3	66
" rura	districts	6.6	.7	"	"	.8	66

Anæmia was the fourth highest cause of death in the province and also held the same position in the cities and towns. The very high rate from Anæmia which always appears in the cities was owing to the large number of deaths of children under one year from Infantile Debility. In 1889 they numbered 471, which was, however, not quite so large as in 1888.

HEART DISEASES.

Number of Deaths, 1,639.

The number of deaths from these diseases was nearly the same in 1889 as in 1888. For several years previous to 1888 there was a large increase every year in the number of deaths from these causes.

Ratio to population:

For	the	Province						
	66	cities			1.3	4.6	1.3	6.6
	4.6	towns						
	66	districts						

The counties of York, Wentworth, Lincoln, Frontenac and Dufferin returned a high death-rate from these diseases. Generally those counties that include cities and large towns returned a large mortality from heart diseases, and correspondingly in those counties which do not include cities or large towns the mortality was generally low, shewing that Heart diseases were more prevalent in business centres than in the rural districts.

The city of St. Catherines returns a ratio of 2.1 per 1,000. Kingston 2. per 1,000. London and Guelph 1.7 per 1,000, and Toronto only 1.4 per 1,000 from diseases of the Heart.

In some of the towns the death-rate from this cause was unusually high, viz.: Brampton, 2.7 per 1,000; Windsor, 2.1 per 1,000; and Picton, 1.6 per 1,000; while Cobourg reported no deaths from this cause.

Comparison with other countries:

	Population.	Ratio.
Lincolnshire, England	463,061	1.5 per 1,000
Staffordshire, "	1,006,758	1.2 "
Illinois, whole state, excepting Chicago	1,677,734	.8 "
Rhode Island, whole state	304,238	.8 "
Connecticut, "		1.3 "
New London, Conn	10,537	1.4 "
Ontario (Cities)	355,931	1.3 "

DIARRHŒAL DISEASES

Number of Deaths, 1,192.

There was an increase in 1889 of 258 deaths from these causes, chiefly amongst children during the hot months of July, August and September. In those three months there were 833 deaths, being 174 more than in 1888.

Ratio to population:

For the	whole	Province, in	1889	, .5 per	1,000, in	n 1888	, .43 per	1,000
66		cities						66
64		towns	6.6	.9	6.6	64	.7	6.5
66	rural	districts	66	.4	44	66	.3	66

There were 1,192 deaths from Diarrhea in 1889, and of these 929, nearly 78 per cent., were of children under five years of age, being an increase of 185 over the number who died in 1888. Few died from these diseases in middle life or at advanced ages.

Diarrhoeal diseases were very prevalent in the cities, the returns showing that 425

deaths were caused by them, and of this number 360 died under five years of age.

The city of Ottawa has always returned the highest mortality from Diarrhead diseases, being higher than Toronto, although its population was not one-fourth as large. Its death-rate from these causes was 3.4 per 1,000, while in Toronto it was only .9 per 1,000.

The ratio of these miasmatic diseases was high in several towns, viz.: Pembroke, 2.1 per 1,000; Windsor, 1.9 per 1,000; Owen Sound, 1.8 per 1,000; and Cornwall, 1.4 per 1,000. In some of the other towns the ratio was very low, viz.: Picton, .3; Peterborough, .4; Brockville, .5, and Lindsay .6

Comparison with other countries:

Salford, England	1.0 per 1,000
Canterbury, "	.4 "
Sligo, Ireland	.2 "
Kellala, "	.3 "
Northampton, Mass., U.S	.2 "
Lowell, "	
New London, Conn., "	

FEVERS.

Number of Deaths, 953.

All kinds of Fevers are included under this general heading, and the mortality from them was 103 more than in 1888. They held the tenth place in the list in 1888, but in 1889 occupy the seventh place. Typhoid, the most common form of Fever, was rather more prevalent in 1889 than in 1888, as the return shews 30 more deaths.

Ratio to population:

For the	whole	Province	.45	per 1,000,	in 1888	8, .4 per	1,000
6 6		cities	.6	66	66	.6	6.6
6.6		towns	.4	66	6.6	.56	66
"	rural	districts	.4	"	6.6	.4	"

The counties of Oxford, Brant. Frontenac, Lincoln and Ontario returned the highest death-rate from Fevers, Oxford being the highest, .8 per 1,000. The other four counties returned a ratio of .7 per 1,000 each. The counties of Bruce, Peel and Victoria returned the lowest, only .1 per 1,000 each, and several other counties only averaged a rate of .2 per 1,000.

In the cities, Brantford and St. Catharines suffered the most from Fevers, 1.0 per 1,000 each, while London, Belleville and Stratford suffered the least.

The following is a comparison of the mortality from Typhoid Fever in the cities of Ontario with those of other countries, giving their population:

TYPHOID FEVER.

Ontario.	Popula-	No. of Deaths.	Ratio per 1,000.	England, Ireland and United States.	Popula-	No. of Deaths.	Ratio per 1,000.
Toronto. Hamilton. Ottawa. London. Kingston Brantford St. Thomas Guelph St. Catharines Belleville. Stratford.	160,141 44,299 43,728 26,726 17,300 13,384 10,408 10,413 10,023 10,105 9,404	73 16 18 3 11 13 4 2 7 1 0	.45 .3 .4 .1 .6 .9 .38 .19 .69 .09	Salford, England Guildford, Sligo, Ireland. Uxbridge, England. Canterbury, " Cranbrook, " Kellala, Ireland. Whitchurch, England. Weymouth, Mass, U.S. Rhode Island, U.S Derby, Conn., U.S.	46,063 27,550	102 8 13 2 7 1 3 2 6 126 5	.6 .2 .3 .07 .5 .06 .3 .1 .59 .4

ENTERITIS AND GASTRITIS.

Number of Deaths, 831.

Ratio to population:

For the whole	Province	.4 per	1,000, in	1888 ,	.42 per	1,000
66	cities,	.7	66	6.6	.6	6.6
66	towns	.59	66	6.6	.63	66
" rural	districts	.32	66	6.6	.36	66

Gastritis and Enteritis are names given to inflamation of the stomach and bowels, and the mortality from them was always the highest in the cities. The largest deathrate from these diseases in any county was in Welland .7 per 1,000, but this was exceptional, as nearly every other county returned less than .4 per 1,000.

Belleville returned the highest death ratio of the cities 1.0 per 1,000, closely followed by Kingston with a ratio of .9 per 1,000; while the cities of Guelph, London

Hamilton returned respectively .3, .4 and .5 per 1,000.

Some towns return a rather extraordinary mortality from these diseases, viz.: Niagara Falls, 1.3 per 1,000; Brampton, 1.2 per 1,000; and Collingwood, 1.0 per 1,000, while the towns of Port Hope, Port Arthur and Kincardine return no deaths from these causes.

DIPHTHERIA.

Number of Deaths, 801.

It is very gratifying to report the continued decrease in the deaths from Diphtheria. The returns for 1889 shew a total decrease of 287 deaths, causing it to fall from the seventh place in 1888 to ninth in 1889 in the list of the ten highest causes of death.

In proportion the decrease was the largest in the cities, as the ratio per 1,000 in 1888 was .75 per 1,000, whereas in 1889 it was only .58 per 1,000. In the towns there was an increase in the deaths from Diphtheria, causing it to become the seventh highest cause of death instead of ninth.

Altogether the mortality from this disease has been less proportionately in the cities

than in the towns, but still is least in rural districts.

Ratio to population:

For the whole	Province1	889,	.37 per	1,000.	1888,	.5 per	1,000
	cities						
44	towns	6.6	.56	44	6.6	.5	66
6 F	ural districts	66	.3	64	6.6	.4	66

Diphtheria appears to have been rather fatal in the newly-settled portions of Ontario, as the Districts of Haliburton and Muskoka shew a ratio of 2.0 and 1.2 per 1,000 respectively, but this is partially owing to the population of those places not being correctly returned, and especially to a fatal epidemic in the first quarter of the year. Medical inspectors were sent by the provincial board into the district and succeeded in summarily stamping it out.

Comparison with other Countries.

Ontario,	801	Deaths,	Ratio.		.37
Salford, England,					
Guildford, "	8	6.6	6.6		.2
Canterbury, "	7	66	6.6		.5
Sligo, Ireland,	45	6.4		1	
Rhode Island, U.S.,		64			
Massachusetts, 1	,003	66	66		.5

KIDNEY DISEASES.

Number of Deaths, 592.

Ratio to population:

For	the whole	Province	1	n 1889,	.27	per 1,000.	In 18	88, .25
	6.6	cities .		6.6	.4	6.6	66	.33
		towns .						.35
		districts					66	.23

In consequence of the increase in the number of deaths from Kidney diseases in 1889, they for the first time occupy a place in the ten highest causes of death in the Province, but do not appear in the list for the cities and towns.

The total deaths from these diseases in the Province in 1889 was 592, an increase of

51 deaths on the number reported in 1888.

They prevailed more in the cities and towns than in the rural districts, and were confined to those of middle life and old age. The spring months, February, March and April, were the most fatal to those afflicted with these diseases.

FIVE HIGHEST CAUSES OF DEATH IN THE DIFFERENT PERIODS OF LIFE.

(See Table 25, Pages 34 and 35.)

In the two periods of life, viz., under one year of age and between one and five years Infantile Debility and infantile convulsions were the principal causes of death. Pneumonia and Infantile Diarrhœa also carried off a number of children.

Pneumonia was one of the five causes of death in all the twelve periods of life,

but only ranked first in the period between one and five years.

In the other periods it varied its position from second highest cause of death between 30 and 40 years to the lowest cause in the period between 10 and 15 years.

Although the mortality from Diphtheria was large it only appeared as the highest cause of death in two periods, viz., between 5 and 10 years and between 10 and 15 years.

Diseases of the brain all classed under Nervous diseases held a place in ten out of the twelve periods, but they did not become the highest cause of death in any one period. They generally occupied the third, fourth or fifth places.

Phthisis [Consumption] was not very fatal until the fourth period of life between 10 and 15 years. In the next four periods, however, it was the first in the list, second in

the period between 50 and 60 years, and last between 60 and 70 years.

Diseases of the heart were not very prevalent until the sixth period between 20 and 30 years, and then it was last on the list. The deaths from this cause, however, increased in the next two periods from 30 to 40 and from 40 to 50 years, until in the periods between 50 and 60 and 60 and 70 years they became the principal causes of death.

If Anamia, Infantile Diarrhee and Cholera Infantum, the principal causes of death of infants be excluded, then the following diseases appear to have been the prominent causes of death in the different periods of life, viz.: Pneumonia, which appeared as one of the five principal causes of death in each of the twelve periods of life; Nervous Diseases, which appeared in ten periods; Phthisis, which appeared in seven periods; Heart Diseases, which appeared in seven periods; Fevers, which appeared in five periods; Cancer, which appeared in four periods; and Diphtheria, which appeared in three periods.

DEATHS BY OCCUPATIONS.

Number of Deaths, 5,761. (See Table 26, Page 36.)

Average age in 1889, 57.4 years; in 1888, 58.5 years.

This table shews the occupations of 5,761 persons who died at twenty years of age and over in 1889. Not so large a number as was returned in 1888.

CLASS I .- CULTIVATORS OF THE SOIL,

Number of Deaths, 3,387.

Average age in 1889, 61.3 years, in 1888, 61.8 years.

The deaths in this class of workers shew a decrease of 331, chiefly amongst farmers, whose deaths numbered 284 less than in 1888. Many causes may have led to this decrease, probably emigration and change of occupation, as it is well known that many farmers have drifted into the cities and towns, relinquishing farming, some retiring and others seeking employment.

Farmers held the first place in the list, their deaths numbered 2,502 or 74 per cent. of all the deaths in this class, and 1,655 or 66 per cent. of them lived to be over sixty

years of age, proving that farm work tends to longevity.

The occupation of gardener seems to have given those who followed it a long life.

Their average age was 65 years, and 77 per cent. of them lived to be over 60 years.

Labourers do not live as long as farmers or gardeners; their work exposes them to hardships and dangers, but the chief cause is due to their progress to the position of employers; their average age was 53 years and only 364 or 44 per cent. of them lived to be over 60 years of age.

CLASS II.—MECHANICS.

Number of Deaths, 927; Average Age 1889, 52 years; in 1888, 53.6 years.

In this class 26 different mechanical trades are given and the deaths of those engaged in them numbered 927. Of these 359 or 38 per cent. lived to be 60 years and over. Those who worked at the following trades lived the longest, viz.: Weavers, average age 63 years; Coopers 61 years; Moulders 58 years; Masons and Carpenters each 57 years. The total number of deaths of these mechanics was 418, and 195 or 46 per cent. of them lived to be 60 years and over. The following Mechanics were the shortest lived, viz.: Factory operatives, average age 34 years; Brickmakers 40 years; Plasterers 41 years; Printers 42 years and Tobacconists 43 years, and only 22 or 21 per cent. of them lived to be 60 years and over.

CLASS III.—BUSINESS MEN.

Number of Deaths, 521. Average Age in 1889 49 Years; in 1888 50.2 Years.

The average age at death of millers was 62 years and was the highest of any in this class. However only 21 of them died in 1889, but 14 or two-thirds of them lived to be 60 years and over.

The returns shew that 158 merchants died in 1889, the largest mortality in this class. Their average age was 53 years, which was lower than the average age of several

of the business men in this class.

Book-keepers and clerks were the shortest lived in this class, their deaths in 1889 numbered 120 and their average age was 35 years. This is probably due to there being relatively few persons who continue in this position. In late years they enter into business for themselves. Only 14 of them lived to be 60 years and over.

CLASS IV .- PROFESSIONAL MEN.

Number of Deaths, 380. Average Age in 1889, 50.6 Years; in 1888, 50.8 Years.

Clergymen attained the greatest average age of professional men. Their average age was 61.6 years. 27 of them lived to be 60 years and over.

Bankers, public officials and Provincial land surveyors averaged the same age at

death, viz., 57 years; and fifty per cent. of them lived to be 60 years and over.

The average length of life of teachers was greater in 1889 than in 1888, but there were fewer deaths. Male teachers lived the longest, as 12 or 30 per cent. of them lived to be 60 years and over, while only three female teachers lived to be that age.

The majority of female teachers who died while following their calling did not live

to be over 35 years of age.

CLASS V.—MISCELLANEOUS OCCUPATIONS.

Number of Deaths 385. Average Age in 1889 63.1 Years: in 1888 62.6 Years.

It has been customary for many years to class as gentlemen those persons who have ceased to be workers through age or other causes. It would be much more satisfactory if Division Registrars would obtain the occupations (if any) which these persons followed during their lives previous to retiring. Their average age was the highest in the class, viz.: 71 years, and 196 or 84 per cent. of them lived to be over 60 years of age.

Volunteers and soldiers were long lived, being composed principally of pensioners of the British army, their average age was 62 years, and 25 or 66 per cent. of them

lived to be over the age of 60 years.

The occupation of railway employees being of a dangerous nature, their length of life was limited, only averaging 40 years. Eight or 17 per cent. of them lived to be 60 years of age and over.

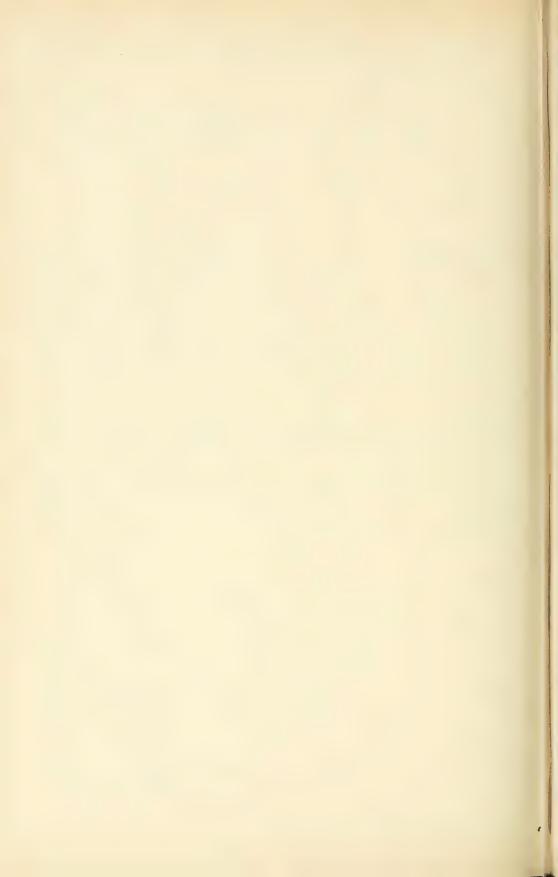
CLASS VI .- FEMALES AT WORK.

Number of Deaths 161. Average Age in 1889, 34.1 Years: in 1888, 42.5 years. Only two occupations are given in this class, domestic servants and milliners and dressmakers. Their average age was much less than in 1888, but more deaths from these occupations were recorded.

The average length of life of domestic servants was 40 years, being 17 years more than that of milliners and dressmakers, while 16 of the former lived to be 60 years and

over, and only eight of the latter lived to that age.

DIAGRAMS.



EXPLANATION OF THE DIAGRAMS.

The births in the Province, in the cities, and in the towns, are indicated on diagrams 1 and 2, by straight red lines, and the deaths in the same places on diagrams 3 and 4, by straight black lines.

The death waves in the cities, towns and rural districts are indicated by the following lines:—

Cities. ————
Towns. ————
Rural Districts. + + +

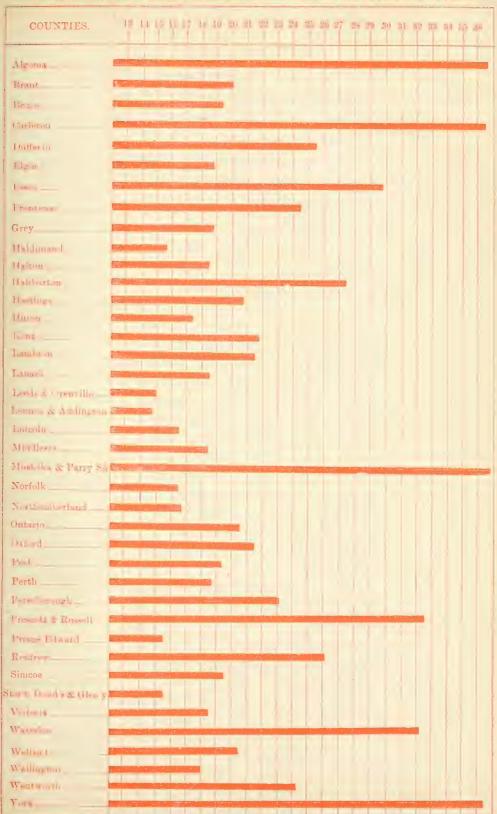
The mortality from lung diseases, nervous diseases, diphtheria and fevers in the Province, also in the cities, towns and rural districts is indicated by the following lines:—

To those interested in vital statistics, a study of these diagrams, which shew a comparison of the mortality in the different localities of the Province, will be found interesting. It is believed that they are drawn so plainly as not to require any lengthy explanations.



No. 1.

Diagram shewing the ratio of Births to each 1000 of the Population in 1989.



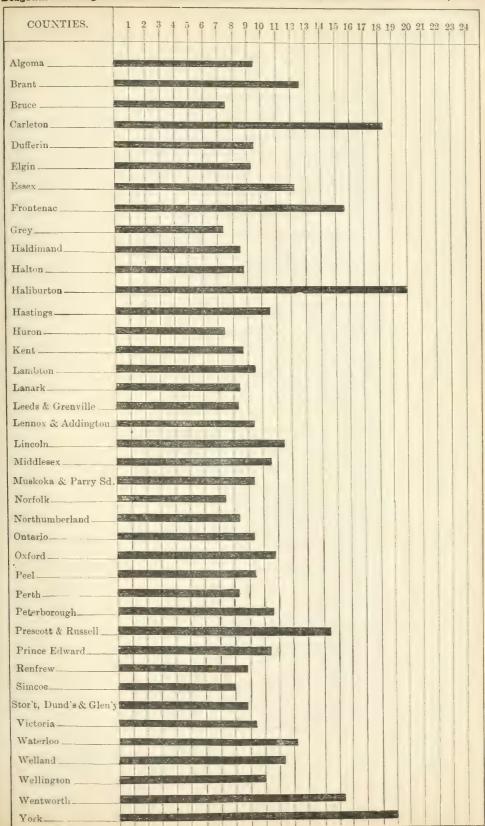
The better at the top of the perpendicular lines indicate the ratio of births in each 1000 of the population

Diagram showing the ratio of Births to each 1000 of the Population in each City and in the Principal Towns in 1889,



No. 3.

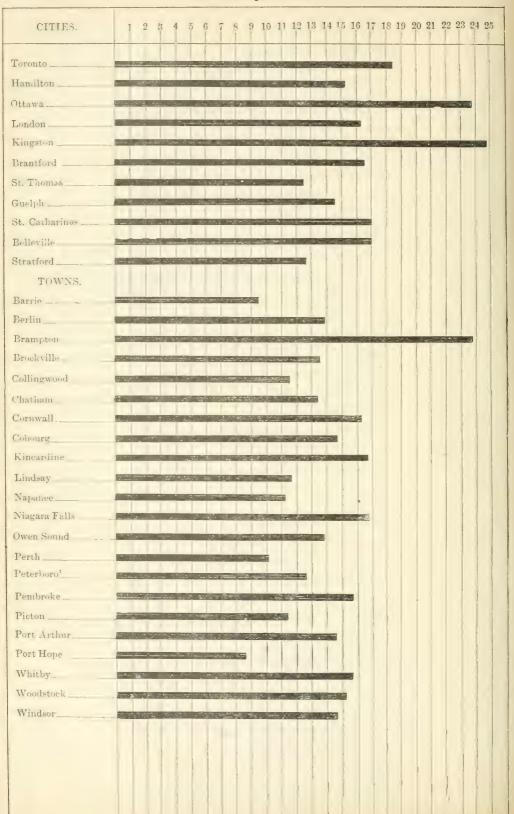
Diagram shewing the ratio of Deaths to each 1000 of the Population in each County, 1889.



Designed by F. WARWICK.

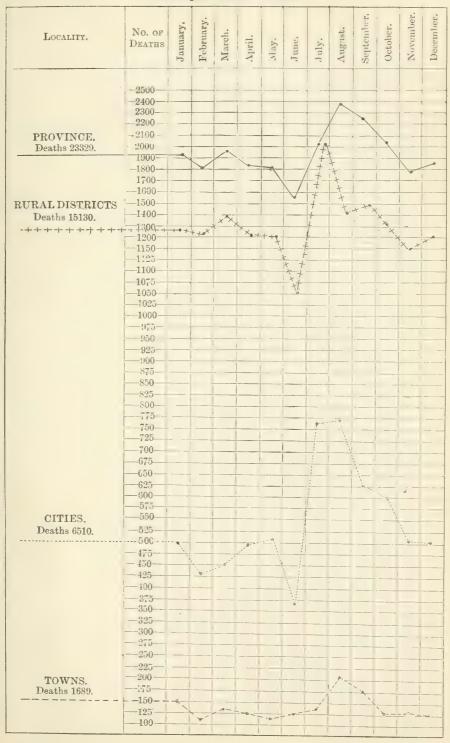
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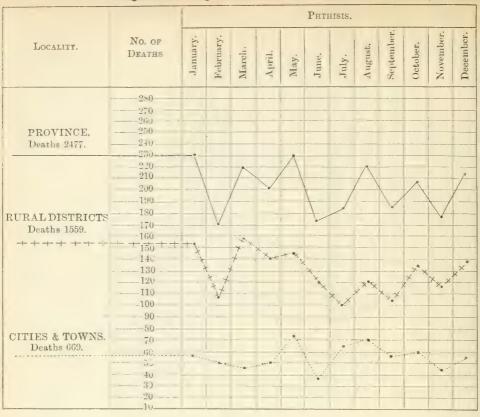
Diagram shewing the ratio of Deaths to each 1000 of the Population in the and Principal Towns.



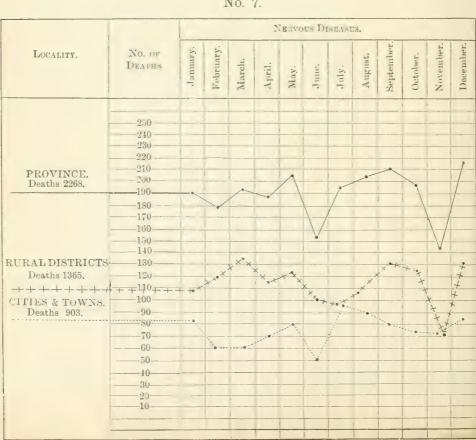
No. 5.

Death Wave in the Province, in the Rural Districts, in the Cities, and in the Principal Towns in 1889.





No. 7.

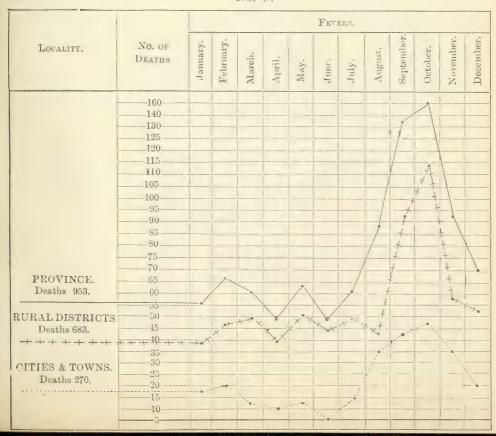


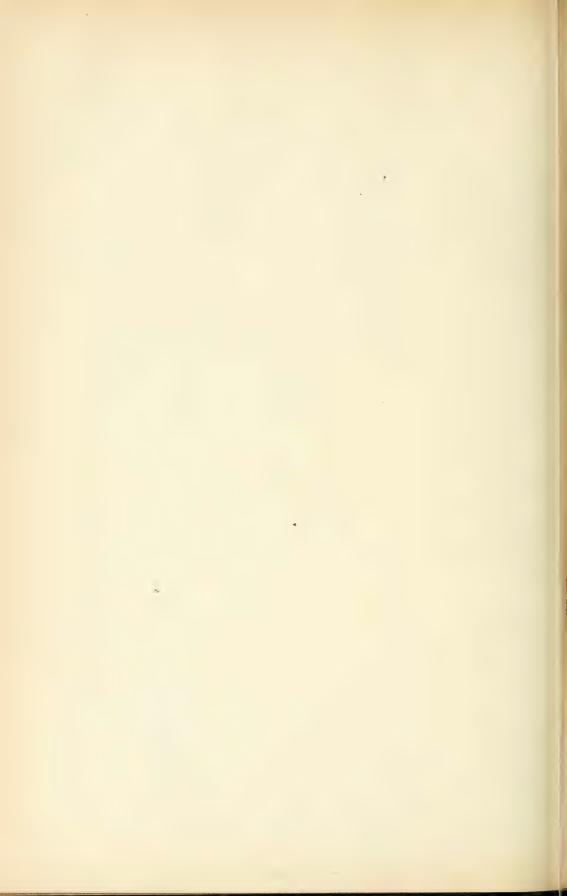
No. 8.

Diseases, Heart Diseases and Fevers in each month of the year in 1889.



No. 9.





REMARKS ON THE DIAGRAMS.

No. 1 and 2.

Births.

These two diagrams exhibit more plainly than figures can shew the remarkable

disparity in the birth-rate in the different counties.

The two districts, Algoma and Muskoka each returned a ratio of 36 births per 1,000, but the population given in the report of these newly settled parts of the province is, in the absence of reliable data, a mere estimate of the true number of inhabitants in those places. If the estimated population is too low, as in all probably it is, then the ratio would be correspondingly too high.

No two counties give the same rate and great extremes are shewn. Thus Carleton and York each returned a birth-rate of 36 per 1,000, while Lennox and Addington, and

Leeds and Grenville (united) only returned a rate of not quite 15 per 1,000.

The same inequality appears in diagram No. 2 of the cities and towns. Ottawa and Kingston returned 37 and 36 births in every 1,000 of their population, whereas in St. Catharines and Stratford the rate was 14 and 21 per 1,000.

In the towns Pembroke was the highest, 35 per 1,000; Berlin next, 32 per 1,000,

whilst Woodstock and Kincardine only reach 16 per 1,000.

This dissimilarity proves conclusively that in those places where the ratio was so low registration of births has been sadly neglected.

DIAGRAMS 3 AND 4.

Deaths.

These diagrams present the death-rate in each county, city and town. The ratio in York, Carleton and Frontenac was high; 20, 19 and 15 per 1,000, respectively. In contrast to this the following counties returned a low ratio: viz., Bruce, 7 per 1,000; Grey. 7 per 1,000; Huron, 7 per 1,000, and Norfolk, 7.3 per 1,000.

In the cities and towns the death-rate was generally higher than in the rural districts, owing, no doubt, to more complete registrations. In Kingston, Ottawa and Brampton the rate of mortality was unusually high, viz.: Kingston, a ratio, 27.1 per

1,000; in Ottawa, 23.8 per 1,000 and in Brampton 23.6 per 1,000.

The lowest death-rate in 1889 in the cities and towns was reported from Port Hope 8 per 1,000.

DIAGRAM No. 5.

This diagram shews the mortality in the different seasons in the year. July and August were the most fatal months and June and February the least so. February was however, three days shorter than some of the other months.

DIAGRAMS 6, 7, 8, AND 9.

The variations in the mortality in the different months of the year from Pathisis.

Nervous Diseases, Heart Diseases and Fevers are shown in these diagrams.

CONSUMPTION (PHTHISIS).

The fatality from Phthisis in the whole Province was greatest in the months of January and May in 1889, and least so in February and June. In the cities and towns, it prevailed mostly in May and August and least so in June and November. In the rural districts it was most prevalent in January and March and least so in July and September.

53

NERVOUS DISEASES.

The largest death-rate from these diseases was in December and September, and the lowest in November and June. In the cities and towns they were the highest cause of death in December and July and in the rural districts highest in December and July, and lowest in March and June, the maximum being in the first of the two months in each locality.

HEART DISEASES.

In the Province and rural districts Heart Diseases were most fatal to those affected by them in March and October, and least so in January and August. In the cities and towns the death-rate from these diseases was greatest in March and October, and smallest in September and December.

In the Province the mortality from Fevers was the greatest in the months of September and October (especially Typhoid); and this mortality was equally great in the same months in the cities, towns and rural districts. In the months of April and August the number of deaths from Fevers was less than in the other months of the year.

After the existence in Ontario for a period of twenty years of a system of vital statistics, it may seem unnecessary to advert to the objects for which they are compiled; but since, as may be evidenced from even a cursory examination of the details regarding the comparative death-rates of different districts, there is yet much need for increased effort being made to obtain more frequent and more complete returns, it may not be improper to here repeat what has before been referred to as reasons why statistical officers, whether provincial or municipal, should urge increased compliance with the law regarding registration.

Dr. C. N. Hewitt, the able secretary and statistician of the Minnesota State Board of Health, says: "The object in view in collecting these returns of births and deaths

may be summarized as follows:

"First-To afford legal evidence of birth, and of the time, place, cause and date of

death, with the sex, age and social condition of the individual.

"Second—For general statistical purposes to estimate the increase of population as affected by births and deaths, 'natural increase:' to show the relation of nativity, parent-nativity, sex, age, condition to deaths; to estimate 'expectation of life,' and to aid the solution of other social and business questions.

"Third—For sanitary purposes, to know the number of births and deaths with their relation to population, to define the character, season, distribution and other peculiarities of individual diseases or groups of diseases, their relation to persons as affected by age, sex, condition, nativity, parent-nativity, season and other circumstances; to discover the infectious, endemic, epidemic or other character of individual disease, and to aid in the solution of other sanitary and medical questions, to which they are directly related, and for which they are the most important aid we have."

* * "They are the index to the great facts of sickness, disease and death with which Boards of Health have every day to deal."

* * "It is further evident that the value of vital statistics for any of the above mentioned or other legitimate uses will depend upon the accuracy, completeness and frequency with which they are collected, arranged and published for study and reference."

Referring to the methods of collection in use in Minnesota up to 1887 Dr. Hewitt

says: - "The method in use before 1887 failed in every one of these respects."

Under an Act of the State Legislature of that year a change was made. "The returns of births and deaths are now made monthly by the Health Officers of villages, boroughs and cities." They are forwarded monthly to the office of the State Board of Health where, after careful revision, they are immediately published in provisional form and forwarded to every Board of Health in the State. "But the greatest immediate value of monthly returns of deaths, and causes of deaths, is that they give an immediate clue to the whereabouts and character of infectious diseases."

Thus in an admirable way is summarized by one of the most prominent sanitarians and efficient health officers of the continent what is expected to be gainedfrom vital statistics. Dr. Newsholme, Medical Officer of Health for Brighton, England, in a recent work on "The Elements of Vital Statistics," further points out that an accurate estimation of population is the first desideratum, and depends on the accuracy of census methods. He points out wherein the greatest errors are likely to arise, notably with regard to a general statement in round numbers in the extremes of uge, and more serious still are the discrepancies arising with regard to occupations. A study of the tables of occupations in this report sufficiently indicates the directions to which these errors tend. Discussing the method of calculating the mean population, he points out that as in Germany, France, and other countries, a quinquennial census obviates difficulties due to registration and other causes.

The defect so notably apparent in these reports is that of the indefiniteness regarding the cause of death. On this point Dr. Hewitt states that in 1890, 919 letters of enquiry, regarding cause of death, were sent out from his office, and in England accuracy in this respect is being greatly increased. Dr. Newsholme says: "The registration of causes of death has given an immense impetus to sanitary work, and it is scarcely too much to say that modern sanitary science owes its existence to the registration of deaths

and their causes, and the localization of insanitary conditions thereby ensured."

Indicating how these defects of registration are to be removed, he further says it must be by "improved education of medical practitioners," and by "the appointment of skilled medical sanitarians as local registrars."

But more than the registration of deaths is needed. The registration of sickness was long ago pointed out by Edwin Chadwick, C.E, as a sine quâ non to successful sani-

tation. It was well expressed by Dr. Lyon Playfair in 1874, who said:

"The record of deaths only registers, as it were, the wrecks that strew the shore, but it gives no account of the vessels which were tossed on the billows of sickness, strained and maimed, as they often are, by the effects of recurrent storms. Registration of sickness would tell us of the coming storms and enable us to trim our vessels to meet them."

It is not too much to say that with the direction in which improved methods lie, it is urgent that this department have such facilities supplied it as while enable it to move in said direction. That the need is apparent is found in the endeavours which it is hoped may soon prove successful in having some common and uniform method adopted whereof the Vital Statistics department of the Dominion and those of the various Provinces may work out a statistical system common to the whole Dominion, and so divide the work that the expense will not greatly exceed the present partial and necessarily imperfect methods.

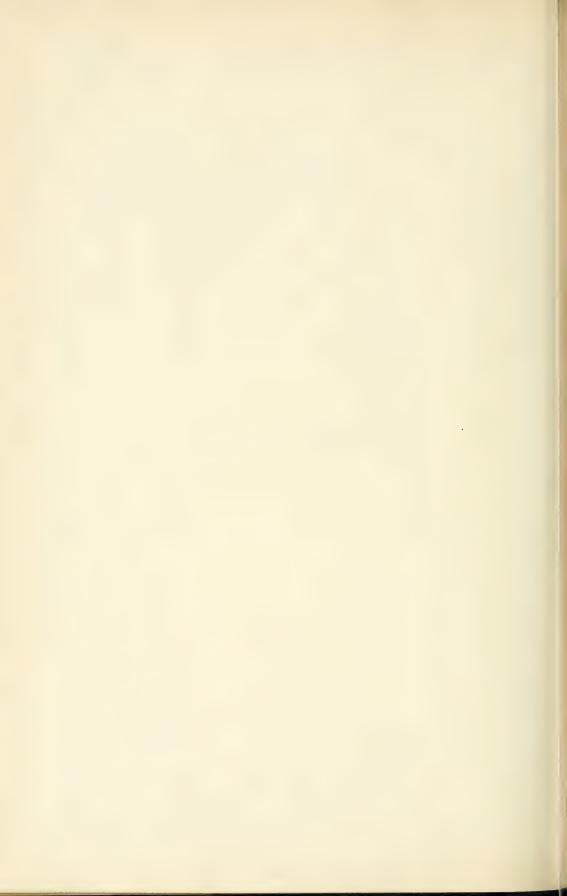
I have the honour to be, Sir, Your obedient servant,

H. S. CREWE,

Inspector.



APPENDIX.



54 Victoria.

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TABLE A.—BIRTHS BY MONTHS, 1889 -BY COUNTIES. Continued.

					 							
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TABLE A. -BIRTHS BY MONTHS, 1889 -BY COUNTIES, -Continued.

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MARRIAGES.

TABLE B.-MARRIAGES BY DENOMINATIONS AND AGES, 1889.

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TABLE B.—MARRIAGES BY DENOMINATIONS AND AGES, 1889.—Continued.

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TABLE B.--MARRIAGES BY DENOMINATIONS AND AGES, 1889. Continued.

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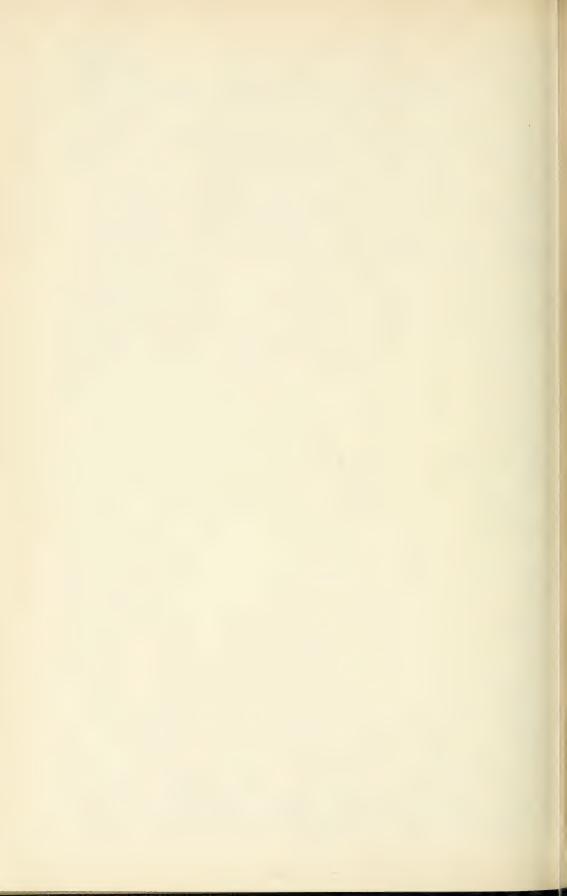
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Sessional Papers (No. 3)

A, 1891

H. S. CREWE, Inspector



54 Victoria.

DEATHS.

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TABLE D. COUNTIES. DEATHS BY AGES, MONTHS AND DISEASES, 1889. Continued.

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TABLE D. COUNTIES. DEATHS BY AGES, MONTHS AND DISEASES, 1889. Continued.

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TABLE D.—COUNTIES. DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Com.

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TABLE D. COUNTIES, DEATHS BY ACES, MONTHS AND DISEASES, 1889. Continued.

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TABLE D.-COUNTIES.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.-Continued

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TABLE D. COUNTIES, DEATHS BY AGES, MONTHS AND DISEASES, 1889 - Continued.

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TABLE D. COUNTIES, DEATHS BY ACES, MONTHS AND DISEASES, 1889,—Continued.

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TABLE D.—COUNTIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued

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TABLE D. COUNTIES, DEATHS BY AGES, MONTHS AND DISEASES, 1889. Continued.

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TABLE D.-COUNTIES.-DEATHS BY AGES, MONTHS AND DISEASES, 1889 - Continued.

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TABLE D.-COUNTIES.-DEATHS BY ACES, MONTHS AND DISEASES, 1889.-Continued.

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TABLE D. COUNTIES. DEATHS BY AGES, MONTHS AND DISEASES, 1889. Continued.

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TABLE D.—COUNTIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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TABLE D.—COUNTIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued. LENNON AND ADDINGTON.-POPULATION, 29,133.

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TABLE D.—COUNTIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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TABLE D. COUNTIES. DEATHS BY AGES, MONTHS AND DISEASES, 1889. Continued.

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TABLE D.-COUNTIES.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.-Continued. DISTRICT OF MUSKOKA AND PARRY SOUND-POPULATION, 39,926,

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TABLE D.-COUNTIES. DEATHS BY ACES, MONTHS AND DISEASES, 1889.-Continued.

NORFOLK-Population, 36,879.

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	CAUSE OF DEATH	Cholera Infantum.	Croup	Diarrhead Diseases,	Diphtheria	Typhoid Rever	Searlet Fever,	Other Fevers	Measles	Whooping Cough	Kheumatism and Gout	Anaemia, including Infantile Debility.
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TABLE D.—COUNTIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889. -Continued. NORTHUMBERLAND AND DURHAM. -POPULATION 85,129.

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90 and over.

TABLE D.—COUNTIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

.06 of 08 70 to 80. ·04 of 09 .00 or 06 40 to 20. AGES. 30 to 40. 20 to 30. .02 of GI .cl of OI .01 of 6 .d of I Under I year. 53,693, CAUSE OF DEATH Diarrhoral Diseases.. Anæmia, including Infantile Debility. $\left\{\begin{array}{l}5\\7\end{array}\right\}$ Cholera Infantum. Whooping Cough. Searlet Fever Rheumatism and ONTARIO-POPULATION Typhoid Fever. Diphtheria... Croup. Total. Г)есепірег. Zovember. ()ctober. September. Janguy. MONTHS. July. ·aunf 10 May. 0100 April. March. 6 3 February. January. Males.... Females.. Males... Females.. Males.... Females... Males.... Females... Males Males Males.... Males ... Females Females. Females. Females SEX.

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TABLE D.—COUNTIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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ONFORD,—Population 55,176.		CAUSE OF DEATH.	Cholera Infantum	dno.,)	Diarrhoal Diseases.	Diphtheria	Typhoid Fever	Scarlet Fever	Other Fevers	Measles	Whooping Cough	Rheumatism and Gout	Ansemia, including (Infantile Debility.)
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TABLE D.-COUNTIES, -DEATHS BY AGES, MONTHS AND DISEASES, 1889. -Continued.

PEEL-POPULATION, 28,793.

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	CAUSE OF DEATH.	Cholera Infantum {	Croup	Diarrheal Diseases. {	Diphtheria	Typhoid Fever	Scarlet Fever	Other Fevers	Measles	Whooping Cough	Rheumatism & Gout. {	Anæmia, including [Infantile Debility. (
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:			Nervous Diseases, in Coluding Convulsions.	Heart Diseases and Apoplexy	nd	nteritis and Gas- tritis	<i>i</i>				hs, etc		Other Diseases and cause not specified	Total Deaths from all causes	
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TABLE D.-COUNTIES.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.-Continued.

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Dropsy	Cancer	Phthisis	Nervous Diseases,in- (Heart Diseases and Apoplexy	Pneumonia and Stronchitis	Enteritis and Gastritis	Liver Diseases	Kidney Diseases	Child Birth	Old Age	Violent Deaths, Accidents, etc	Suicide	Other Diseases and cause not specified.	Total Deaths from	all causes	
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TABLE D.—COUNTIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

PETERBOROUGH-POPULATION, 33,270.

	SEX.	Males	Males Females	X Males	Males	Males Females	Males Females	Males Females	Males	Males Females	Males	Males Females
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	CAUSE OF DEATH.	Cholera Infantum	Croup	Diarrheal Diseases . {	Diphtheria	Typhoid Fever	Scarlet Fever	Other Fevers	Measles	Whooping Cough	Rheumatism & Gout.	Anamia, including (Infantile Debility.
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TABLE D.—COUNTIES. DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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TABLE D. COUNTIES DEATHS BY AGES, MONTHS AND DISEASES, 1889. Continued.

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TABLE D. COUNTIES, DEATHS BY AGES, MONTHS AND DISEASES, 1889. Confinend.

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TABLE D. COUNTIES, DEATHS BY AGES, MONTHS AND DISEASES, 1889. Continued.

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TABLE D. COUNTHES, DEATHS BY ACES, MONTHS AND DISEASES, 1889 Continued. STORMONT, DUNDAS AND GLENGARRY POPULITION, 72,618.

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TABLE D.-COUNTIES.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.-Continued.

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TABLE D. COUNTIES. DEATHS BY AGES, MONTHS AND DISEASES, 1889. Continued.

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TABLE D.-COUNTIES.-DEATHS BY AGES, MONTHS AND DISEASES, 1889. Continued.

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TABLE D. -COUNTIES. -DEATHS BY AGES, MONTHS AND DISEASES, 1889. -Continued.

WELLINGTON. POPULATION, 72,808.

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psy	cer	Phthisis	Nervous Diseases, in- cluding Convulsions.	Heart Dise.	Pneumonia and Bronchitis	Enteritis and	Liver Diseases	Kidney Diseases		Old Age	Violent Deaths, cidents, etc	Suicide.	Other diseases and cause not specified.	Total deaths from	all causes.	
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TABLE D.—COUNTIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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	CAUSE OF DEATH.	Cholera Infantum	Croup	Diarrheal Diseases.	Diphtheria.	Typhoid Fever	Scarlet Pever	Other Fevers	Measles.	Whooping Cough	Rheumatism and Gout	Anamia, including Infantile Debility.
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TABLE D.-COUNTIES.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.-Continued.

YORK-POPULATION, 183,408.

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	CAUSE OF DEATH.	Cholera Infantum	} Croup	Diarrhoal Diseases.	Diphtheria	Typhoid Fever	Scarlet Fever	Other Fevers	} Measles	Whooping Cough	Rheumatism & Gout.	Anæmia, including { Infantile Debility. {
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у	}	sis	Nervous Diseases, in- { cluding Convulsions. }	Heart Diseases and (Apoplexy	Pneumonia and Bronchitis	Enteritis and Gas- tritis	Liver Diseases	Kidney Diseases	Birth	Age	Violent Deaths, Accidents, etc	} əl	ther diseases and (cause not specified.)	Total Deaths from	all causes	
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PROVINCE.-Population.

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RECAPITULATION.

Deaths by Ages and Months in the whole Province by Counties in 1889.

Population, 2,148,971.

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RECAPITULATION.—Continued.

Deaths by Ages and Months in the whole Province by Counties in 1889.

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12	40	53	154	970	1824
21 10	32	76	130	985	1850
218	35	49	149	958 1042	1986
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Males Females	Males Females	Males Females	Males Females	Total Malea 1006 958 1042 985 970 Total Females 923 848 944 865 854	Grand Total 1929 1806 1986 1850 1824 1545

H. S CREWE,
Inspector.

cix.

E.—CITIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889. TABLE

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Dropsy	Cancer	Phthisis	Nervous Diseases, in- cluding Convulsions.	Hea	Pnet	Enteritis and Gastritis	Live	Kidı	Child Birth	Old Age.	Viol	Swieide	Other	Total Deaths from	큠	
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TABLE E.—CITIES.—DEATHS BY AGES, MONTHS AND DISEASEN, 1889.—Continued.

Unknown. 90 and over. .06 of 08 .08 of 07 .07 of 08 50 to 60. 40 to 20. AGES 30 to 40. 20 to 30. 15 to 20. io to lb. 01-.01 of 6 1-00 400 d of I Under I year. HAMILTON-Population, 44,299. CAUSE OF DEATH Anæmia, including Infantile Debility. Rheumatism & Gout. Diarrheal Diseases. Cholera Infantum Whooping Cough. Measles Typhoid Fever Other Fevers. Scarlet Fever. Diphtheria Croup en ++ 24 23 Total. December. November. October. September. 40 . tsuguA 700 MONTHS. July. 3 June. May. April. March. 00 01 February. January. Xales... Males... Males Females ... Males Females... Males Females ... Males Females ... Males Males Females ... Females.. Females .. Females... Males Males ... SEX

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TABLE E.—CITIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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TABLE E.—CITIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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TABLE E. CITIES, DEATHS BY ACES, MONTHS AND DISEASES, 1889. Continued.

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TABLE E. CITIES. DEATHS BY AGES, MONTHS AND DISEASES, 1889. -Continued.

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TABLE E.—CHIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889. Continued.

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TABLE E.—CITIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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TABLE E.—OITHES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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TABLE E.—CITIES.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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TABLE F.-TOWNS.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.

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TABLE F.-TOWNS.--DEATHS BY AGES, MONTHS AND DISEASES, 1889.--Continued.

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TABLE F. TOWNS -DEATHS BY AGES, MONTHS AND DISEASES, 1889.-Continued.

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TABLE F. TOWNS. DEATING BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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TABLE F.--TOWNS.--DEATHS BY AGES, MONTHS AND DISEASES, 1889. Continued.

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TABLE F.-TOWNS.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.

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TABLE F.-TOWNS.-DEATHS BY AGES, MONTHS AND DISEASES, 1889. Continued.

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F.—TOWNS,—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued. TABLE

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TABLE F.-TOWNS.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.-Continued.

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	CAUSE OF DEATH.	Cholera Infantum .	Croup	Diarrhaul Diseases.	Diphtheria.	Typhoid Fever	Scarlet Fever	Other Fevers	Measles	Whooping Cough	Rheumatism & Gout.	Anamia, including Infantile Debility.
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TABLE F.-TOWNS.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.

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TABLE F.-TOWNS.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.-Continued.

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TABLE F.—TOWNS.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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TABLE F.-TOWNS-DEATHS BY AGES, MONTHS AND DISEASES, 1889.-Continued.

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TABLE F.—TOWNS.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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TABLE V -TOWNS -DEATHS BY AUSS, MONTHS AND DISEASES, 1889. Continued.

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TABLE E. TOWNS. - DEATHS BY AGES, MONTHS AND DISEASES, 1889. - Continued

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TABLE E. TOWNS. - DEATHS BY AGES, MONTHS AND DISEASES, 1889. - Continued.

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TABLE E.-TOWNS.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.-Continued.

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TABLE F.-TOWNS.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.-Continued.

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Dropsy	Cancer .	Phthisis	Nervous Diseases, in-	Heart Diseases Apoplexy	Pneumonia and Bronchitis	Enteritis & Gastritis	Liver Diseases	Kidney Diseases	Child Birth	Old Age.	Violent Deaths, Accidents, etc.	Suicide	Other Diseases and cause not specified.	Total Deaths from all causes	
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TABLE E. TOWNS. DEATHS BY AGES, MONTHS AND DISEASES, 1889.

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TABLE F.-TOWNS.-DEATHS BY AGES, MONTHS AND DISEASES, 1889.-Continued.

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RECAPITULATION.—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

TOWNS-POPULATION, 122,063.

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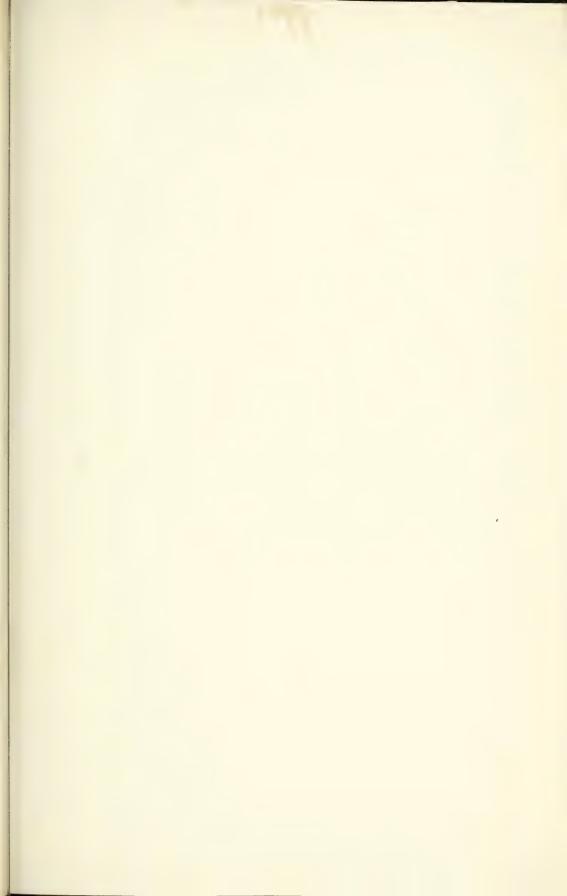
RECAPITULATION—DEATHS BY AGES, MONTHS AND DISEASES, 1889.—Continued.

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H. S. CREWE, Inspector.











BINDING SECT. AUG 23 1967

